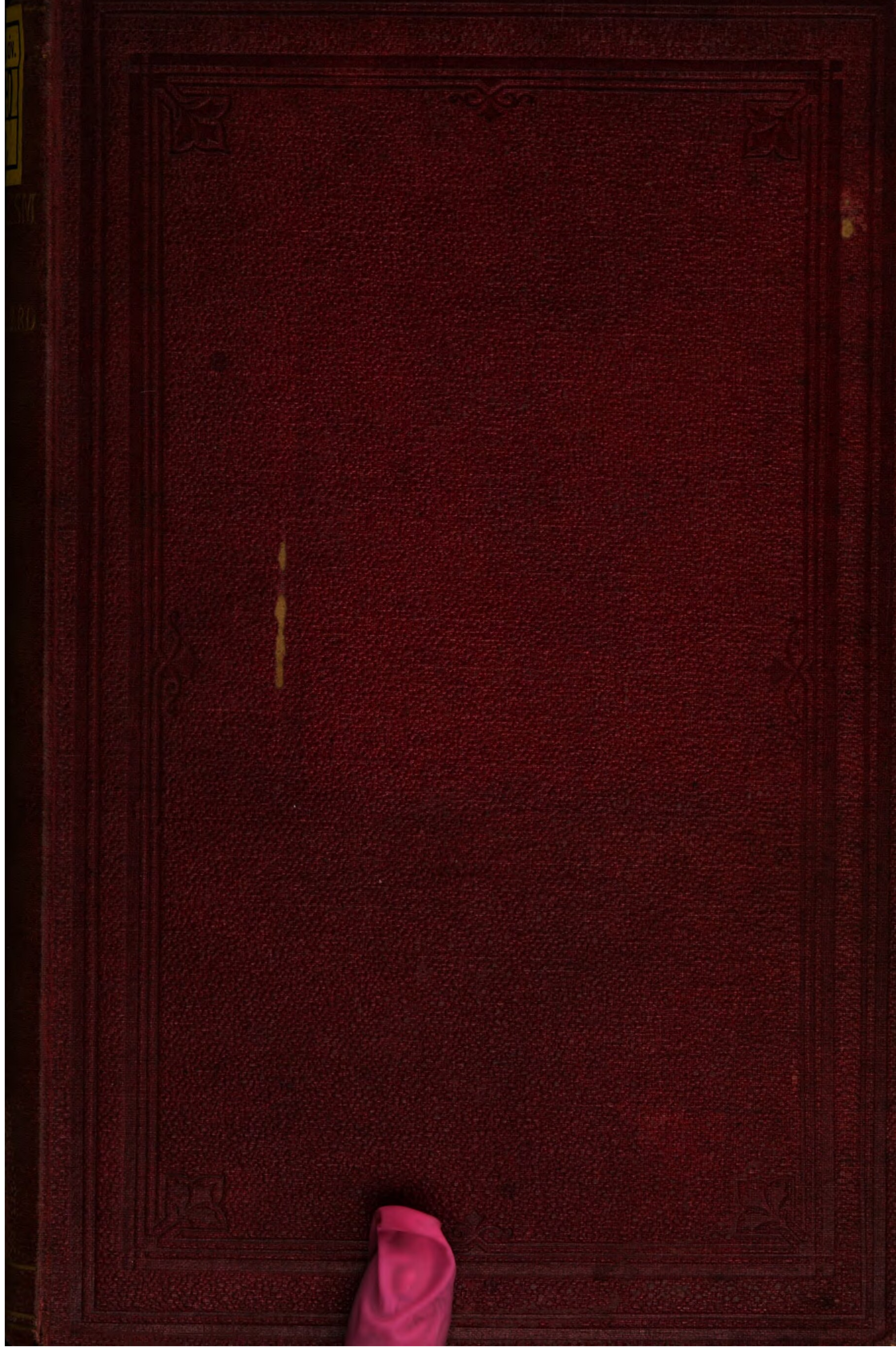




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LONDON PAUPERISM.

LONDON PATENT

OFFICE

1867



1867

LONDON PAUPERISM

AMONGST

JEWS AND CHRISTIANS.

AN INQUIRY

INTO THE

PRINCIPLES AND PRACTICE OF OUT-DOOR RELIEF
IN THE METROPOLIS

AND

THE RESULT UPON THE MORAL AND PHYSICAL
CONDITION OF THE PAUPER CLASS.

BY

J. H. STALLARD, M.B. LOND.,

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GREAT NORTHERN HOSPITAL, THE ST. GEORGE'S AND ST. JAMES'S DISPENSARY, ETC.;
AUTHOR OF 'WORKHOUSE HOSPITALS,' 'THE FEMALE CASUAL,' ETC. ETC.

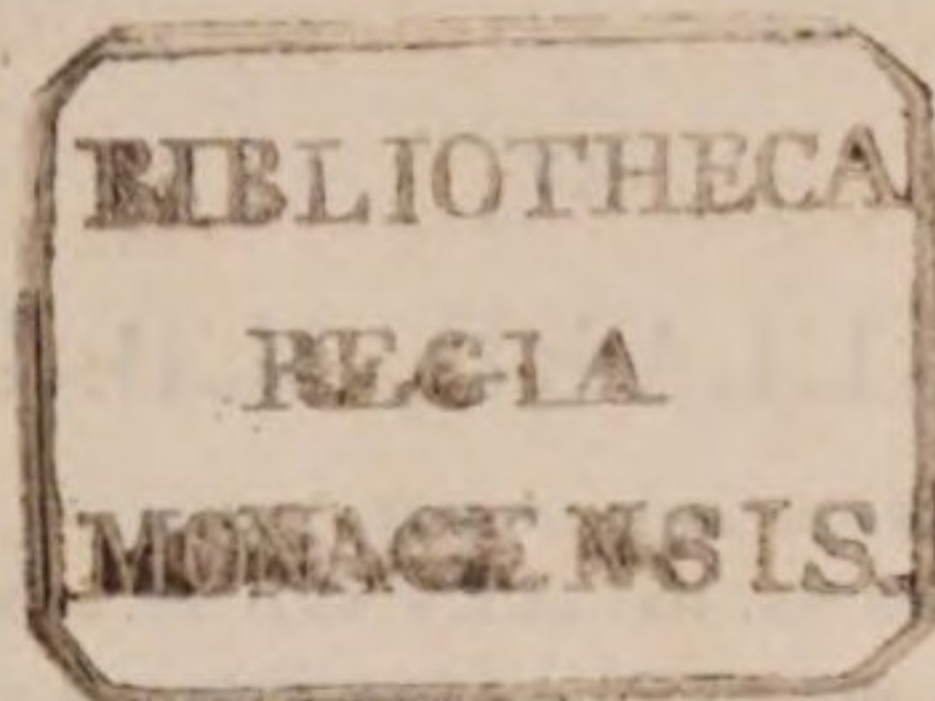


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TO THE
BARONESS LIONEL DE ROTHSCHILD.

MADAM,

Accept my thanks for the permission to offer the following pages as a feeble expression of my profound admiration of your pious labours in the cause of suffering humanity. The mere gift of money and material assistance of every kind constitute the least part of the services you have rendered to the sick, helpless, and poverty-stricken members of your large community. It is by the deep personal interest you take in their welfare, by thought and anxiety how best to help them, by visitation and self-sacrifice, that you have won all hearts, and have erected a standard of duty towards the poor which cannot be acknowledged by words, but stands prominently for imitation by the noble and the rich, whatever country they may dwell in, or religion they may profess.

I have the honour to subscribe myself,

Your very obedient Servant,

J. H. STALLARD, M.B..Lond.

BARONS FLOREZ DE ROTHSCHILD

Monsieur

Paris 1860

I have the honor to acknowledge the receipt of your letter of the 14th inst. in relation to the purchase of the painting of the Virgin and Child by Raphael, which you wish to acquire for the collection of the Louvre. I have the honor to inform you that the painting is now in the possession of the Duke of Saxe-Coburg and Gotha, and that he is willing to sell it for the sum of 100,000 francs. I have the honor to inform you that the painting is now in the possession of the Duke of Saxe-Coburg and Gotha, and that he is willing to sell it for the sum of 100,000 francs.

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PREFACE.

THE following inquiry was instituted by the Author on behalf of a public journal, which has ever been distinguished for its enlightened interest in social questions, and for the force with which it has denounced evils in our social system. The Author's experience in the official treatment of the poor dates almost from the introduction of the Amended Poor Law; and, as Physician to the Great Northern Hospital, and the Dispensary of St. George's and St. James's, Westminster, he has been intimately associated with the poor of London during the last nine years. The facts adduced, and the opinions expressed, only partially illustrate this gigantic question; it is to be hoped, however, that the present instalment will be sufficient to excite the inter-

est of the benevolent, the thought of the political economist, and the consideration of the Legislature, in order that the principles and practice of the Poor Law, and specially of home relief, may be again discussed.

Apology is necessary for imperfections in the style of writing; some of the chapters being reprinted, almost without alteration, from the columns in which they originally appeared.

It was deemed important that the subject should be submitted to public consideration in a continuous form; and numerous readers suggested that it should be done without the delay which re-writing would necessarily involve.

The Author feels that the inquiry would have been much more effectually carried out either by Parliament or the Poor Law Board; many sources of information being denied to a private individual which are fully at their command.

The Board especially cannot plead ignorance of the facts. They have known for years that there is stinginess in the East and liberality in the West. Mr. Farnall explained to the Workhouse Infirmary Association the glaring inequality of out-relief, and showed that oppression of the poor went hand

in hand with oppression of the ratepayers; and he told the Committee that the workhouses were crowded with aged and infirm, because they could not live upon $7\frac{1}{2}d.$ per head per week, the average out-relief administered at Bethnal Green. Considering that the Poor Law Board was instituted and continued with the express object of "securing the due and uniform administration of the laws for the relief of the poor," it seems most unaccountable that the evils described in the following pages have neither been officially investigated nor mentioned in any of their Reports.

The Author takes this opportunity of acknowledging the kindness and liberality with which he has generally been received by the Guardians of the Poor and the officials of the Poor Law. With the exception of Islington, St. Giles and St. George's, Bloomsbury, and Stepney, no opposition was offered to the inquiry; and the Guardians of the Strand, Bethnal Green, Paddington, St. George the Martyr, Southwark, Greenwich, St. Pancras, Mile End, and others, not only opened their meetings and operations to full inspection, but authorized their Relieving Officers to render every assistance in their power. Without the aid of those hardly-worked

and ill-paid officers, the condition of the poor would have been less accurately and completely illustrated. In several instances they prepared special reports, illustrating the nature and amount of the relief afforded, and showing its miserable insufficiency. The Author thankfully acknowledges the assistance he has derived from Officers of Health and their Inspectors, under whose guidance he visited the most overcrowded and unhealthy districts, and was enabled to demonstrate the intimate connection between pauperism and unwholesome dwellings.

Lastly, to the Clerks of Unions and Vestries thanks are also due ; to the former, for copies of returns made to, but withheld from publication by, the Poor Law Board ; and to the latter, for the histories of local rating and assessment, which exercise so much influence on the treatment of the poor.

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LONDON PAUPERISM

AMONGST JEWS AND CHRISTIANS.

CHAPTER I.

THE JEWS AND THEIR GUARDIANS OF THE POOR

a **ALTHOUGH** the Jews were engaged in the traffic of Eastern produce throughout the greater part of the middle ages, their settlement in England was not formally recognized until the time of Oliver Cromwell, who issued an edict of toleration at the solicitation of Manasseh Ben Israel, chief Rabbi of Amsterdam. It was only after the Restoration, however, that they began to arrive in any considerable numbers, and the extravagance of Charles the Second's Court is said to have been largely carried on by the money which they supplied. During the greater part of the last century popular feeling ran high against the Jews, although to the masses of the people they were personally strangers, and

known only as pedlars, clothesmen, and vendors of spices, rhubarb, and sponge. The powerful prejudices against them, which had been so strongly cultivated under the influence of the Church of Rome, lingered obstinately in the English character long after religious toleration had been practically obtained. The Jews were regarded as an entire people of usurers, misers, and extortioners, who were ready to engage in any disreputable trade for the sake of gain; and when they first sought the privileges of naturalized Englishmen the popular ferment rose so high that it became dangerous for a Jew, however harmless he might be, to exercise his calling in the streets, for he was liable to beating and ill-treatment, practically without redress.

Great, however, as were the civil disabilities of the Jews in England, and the popular contempt evinced towards them, both were greater under the Continental Governments. A Jew was better off in England than elsewhere, and throughout the whole of the eighteenth century there was a gradual increase in the number of Jews, particularly in London, Bristol, and a few other large towns. During the wars with France, and the attempts of Napoleon to exclude English merchandise from the European markets, great opportunities were

afforded to the Jews of carrying on an extensive contraband traffic, alike profitable to themselves and the English manufacturers; and throughout the early part of the present century there was an extensive immigration of Jewish merchants and their dependants from Holland and the Rhine. This immigration has largely increased within the last fifteen years, so much so that it is probable that the number of Jews in London has nearly doubled. The influx has been encouraged by the entire removal of civil disabilities, but it is chiefly due to the dislike of military service, and the conscription which is enforced in Prussia, Austria, Poland, and France, and by the extreme destitution of the Jewish poor in Holland, pauperism being even more hereditary there than it is here. The Jews are never engaged in agricultural pursuits, and in Holland there is but one occupation in which they can be regularly employed, viz. the cutting and polishing of diamonds; and this is so precarious that the greatest distress frequently ensues. The immigration is also fostered by the action of Jewish Continental synagogues; for whilst the authorities abroad will not permit an English Jew to reside even in the free towns, unless he can prove that he has the means of support, the Jews know that there is no such restriction here, and

they find it easier and cheaper to pay the passage of their poor to England than to relieve them at home.

The greater intercourse with the Jews, consequent on their naturalization in England, has broken down most of the prejudices against them, and has enabled us to form a truer conception of their character than that which was formerly entertained. We find them neither much better nor much worse than other people. They have undoubtedly won a respectable social position by their honesty, sobriety, and good sense, and, considering their numbers, no members of the community now exercise a greater social influence, occupy more honourable offices, or fulfil the duties required of them with more distinction and zeal.

There is, probably, no community in which the distinction between wealth and poverty is so strongly marked as it is amongst the Jews. Their capitalists are the bankers of Europe, and their poor wander from country to country in search of food. Some conception may be formed of the immigration of poor Jews, and the enormous difficulties connected with their relief, if we look to its extent and character within the last few years. Some time ago it was estimated by the Chief Rabbi that there were 35,000 Jews in England, of whom

18,000 only were resident in London. At the present time Mr. Lionel Cohen, the esteemed honorary secretary of the guardians of the Jewish poor, roughly estimates their number at 55,000 in London alone. If we refer to the census return of 1861, we find that there were in Whitechapel and St. George's-in-the-East 3443 Germans, 910 Prussians, 2273 Hollanders, and 894 Poles; and as no such numbers are found in any other part of London, and these parishes form specially the Jewish quarters, it is reasonable to suppose that the greater part of them are Jews. It is impossible to walk a step without observing the extent of this immigration. Few of the Polish women, whether young or old, wear their own hair, which peculiarity distinguishes them even from the English Jewesses; whilst the handsome features and broad build of the Dutch are distinguishable in every street. Furthermore, on entering the houses, we see everywhere the evidence of Continental habits — the French bed neatly made up in the corner of the room, the sanded floor, the *pot-au-feu*, Dutch crockery and furniture; whilst the German, Dutch, and Hebrew languages are more commonly spoken than English.

The immigrants come over in a wretched state. They have no knowledge of our language, and are

generally without a trade. In a few days, or at the most in a few weeks, their scanty means are all spent, and they have no resource but to appeal to the tender mercies of their own countrymen, who, having passed through the same ordeal, know its misery. The Jewish guardians of the poor dare not, as a rule, relieve them; a foreigner must have resided six months before he can apply, otherwise the immigration would be greater than it is, and an inducement would be offered to thousands to leave their home and country, and aggravate the misery and overcrowding which even now exist in a most undesirable degree.

The condition of a Pole soon after his arrival in London is wretched in the extreme; and his necessities and ignorance are often taken advantage of by his own countrymen, who make use of him for their own selfish ends. Thus, for example, a young married couple escaped from Poland in order to avoid the conscription, and on their arrival in this country they took lodgings with a Polish shoemaker who had been established here some years. The rent was two shillings per week, and the landlord gave the man quite enough work to secure the payment of the rent, leaving the pair entirely without resources for food and clothes. Of course he was unable even to ask for work, and there they lay, on

the bare floor, without food, furniture, or a single article of comfort. The woman, expecting daily to be confined, applied to the Board of Guardians for relief; and it is impossible to find a case amongst the English more difficult to treat.

Nor is the condition of the Hamburg immigrant one bit better. His reason for coming to London is sound and praiseworthy. He says, the prospects for my children are hopeless in Holland; here I may suffer poverty and die myself, but they will have a chance of better things, and will probably escape from the misery I have myself endured.

Since the conclusion of the American civil war, a great number of Jews have also passed through London on their way to New York, and it constantly happens that they remain here from want of funds and other causes, although their emigration is assisted liberally by a society, the funds of which are devoted specially to that object.

Emigration and the return of foreign Jews to their native country is also liberally assisted by the Baroness de Rothschild; and in many cases a certain sum is added by the Jewish Board of Guardians and given at the last moment of departure, in order that the poor creatures on their arrival may not be entirely destitute.

Notwithstanding the seemingly insuperable diffi-

culties, it is astonishing to find how many foreign Jews succeed eventually in securing an independent living. As soon as the six months have expired they often seek the assistance of the Board of Guardians, and for some years they require help from time to time. Thirty-four per cent. of Jewish pauperism is due to applications of foreigners who have resided in this country less than seven years; the Guardians, when they are really settled, do their best to help them, and in a few years a great number require no further help.

The occupations of the Jews are undoubtedly influenced, to a certain extent, by the prejudices which still prevent them from working on comfortable terms with the English and Irish labourers. If a Jew gets work at the Docks, he is so jeered and chaffed that he is obliged to give it up. He is not rough enough to retaliate, for the Dock labourers are the very lowest of their class; and for the same reasons day labour is impossible on railways and public works. But the grand difficulty in the way of the Jewish poor is the restraint of the Mosaic ritual. It is almost impossible for a Jew to be bound apprentice to a master who is not of the same persuasion; being interdicted from partaking of his food, from working part of every Friday and the whole of every Saturday throughout the year,

besides the festivals and periods of mourning, when no Jew can work. This loss of time no Christian master can afford, so that there is no possibility of acquiring a trade or of being employed at day-work more than four days and a half per week. No Jews can be employed in Christian factories, shipyards, engine-works, or shops. There are no Jew carpenters, builders, plumbers, or workers in iron. They are excluded from all kinds of labour in which association with Christians is involved, and so are necessarily driven to occupations in which they work at home or in connection exclusively with members of their own community. The Jew therefore obtains his living by trade and barter; and although the cry of "Old Clo'" is much less common than it used to be, an extensive business in wearing apparel is still carried on. It is, however, less profitable than formerly, and the Jew has a liking only for trades which return a high profit. The chief industrial occupations of the Jews are tailoring, cigar making, fish and fruit selling, and glaziering, and for the women, tailoring, shirtmaking, and umbrella and parasol making. Cap and slipper making is largely in their hands, whilst in common with many English they deal in a variety of goods which are not always obtained from legitimate sources.

The Jewish character is extremely uniform, and presents some peculiarities which excite our interest and command our admiration, whilst they make the task of relief easier than if those characteristics were entirely wanting. Thus, he is persevering and industrious, and neither spares himself pain nor privation to save a little money, and embark in something more profitable than manual labour. With the ready money in his hand he is not very scrupulous as to the character of its investment, so only that it presents a reasonable chance of a large profit. To some extent he is, therefore, a gambler, working hard the day through that he may have the means to carry on a barter when his work is done. The Jew is rarely a thief, though in common with many Christians he may thrive upon their gains; indeed we shall have the best opportunity of proving the honesty of his character, and the honourable manner in which his engagements are generally fulfilled. Again, the Jew is as proud and independent as other people. We shall have abundant evidence to show that the poor, of course with some exceptions, starve and pinch before they seek relief; that they hide their misery and bear their troubles manfully; and that they maintain their independence whenever it is possible to do so.

The best trait in the Jewish character is that he

is extremely sober. Drunkenness is a rare cause of Jewish distress, and in this respect he contrasts most favourably with his English neighbours, his sobriety giving him a decided advantage in all the branches of common labour. The visitor of the Jewish district is forcibly struck with the consequences of this sobriety. The houses of the poor are, on the whole, more cleanly, more tidy, and more comfortable than amongst the poorest English. The children are always better clothed and more cleanly, their round and ruddy faces presenting a strong contrast to the pale and scrofulous countenances of English children living in the same overcrowded courts. Whenever a ragged and shoeless child is seen, it is certain to be of Irish origin; and everywhere in the Jewish homes there is less of that squalid destitution which is the result of intemperance. Nowhere is it possible to find Jewish men and women with bloated and waxy faces, standing at the doors of public-houses, as do the sots whom no charity can help, no philanthropy reclaim.

The Jews are proverbial for their quiet and inoffensive habits. Home is the centre of their happiness and their love of the family is worthy of all praise. Desertion is comparatively rare, and brutal violence to the women and children utterly unknown amongst them; on the contrary, the parents

err on the side of indulgence, often making unjustifiable sacrifices for their children's gratification.

M. Legoyt, who has collected some most valuable information concerning the Jews of every European country, has proved that they have fewer children, fewer stillborn, and fewer deaths amongst those they rear. That they have fewer children has been doubted, because the individual families are often very large; but it must be remembered that the longevity of the Jews, to be noticed presently, is greater than that of Christians, and that there are consequently fewer persons of prolific age in proportion to the whole number; besides this, it has been shown, that the proportion of marriages is smaller than amongst Christians, probably because the Jews are more prudent, and do not marry upon the same scanty income as do our own labourers.

The smaller number of stillborn infants is undoubtedly due to the generally healthy condition of the women, and the cheerfulness with which they look forward to the period of accouchement. The mother is treated as a person of consequence for the time being, and even the poorest are visited by their friends and by benevolent ladies, who carry to them clothes, medical comforts, and other necessities, whilst a benevolent lady provides a nurse in special cases, when the family is too poor to pay one.

The mortality of Jewish children under five years of age in Prussia is much less than that in Catholic families ; and there is every reason to believe that it is the same here. There is no hereditary syphilis, and scarcely any scrofula, to augment the mortality. Family affections are much more strongly developed than with us. The delight of the poorest Jewess is in her children and home. The young and the old are both watched with greater care. The mother undertakes no work which takes her away from her children. Want of food and poverty is even less fatal than neglect ; in Lancashire, during the cotton famine, the mothers had time to look after their own children, and infantile mortality was sensibly diminished. It is forbidden also to give children alcohol until they have been received as members of the synagogue ; the children are not therefore dosed with gin and opium, to the destruction of their health. Lastly, there are no burial societies amongst the Jews, consequently there is no premium on neglect. In fact death is dreaded by all, and specially by the poorest, because it is associated with ritualistic privation and absolute cessation from work for several days.

The longevity of the Jews is due chiefly to the care taken of the young—to their sobriety, and to

their alimentary prohibitions, which conduce to a proper hygiene. Ten years of observation and of statistics at Furth, have taught M. Mayer that the average duration of life is twenty-six years amongst the Christians, and thirty-seven amongst the Israelites,—a difference of eleven years. This advantage is gained during the first years of childhood. From one year to five, the Jews lose only ten per cent., whilst the Christians lose fourteen per cent. At Frankfort, Dr. Neufville gives the average duration of life to be thirty-six years and eleven months amongst Christians, and forty-eight years and nine months amongst the Jews. During the first five years, the deaths of children are 24·1 Christians, and 12·9 Jews. Half of the Christians have succumbed at thirty-six, whereas half of the Jews live to be fifty-three. Beyond sixty years of age, only a quarter of a Christian population will be found alive, but a quarter of the Jewish exceeds seventy-one years. The Jews, therefore, increase less by propagation than by the preservation of life; and it is a remarkable circumstance, that the number of births in all European countries increases with the mortality. Thus the birth-rates are in the following order:—England, 32 per 1000; France, 28·3; Prussia, 37·6; Austria, 38·7; Russia, 42·8; while the death-rates are respectively

22, 24, 26, 30, and 35, showing clearly the coincidence in question.

The Jews in Prussia require forty-one and a half years to double their numbers, whilst the Prussian Christians require fifty-one. No exact statistics of Jewish longevity or increase can be obtained in London, but there is no reason to doubt that the general causes of vitality are as effective here as they are abroad. Suicide is extremely rare amongst the Jews: though, abroad, insanity is said to be more prevalent than amongst Christians, it is not so here.

Dr. Richardson, in speaking of the longevity of the Jews, sums up his conclusions in the following instructive words:—"Springing originally from a healthy, but not by any means a grandly-developed human standard, the Jews have retained their primitive advantages, solely by the force of surrounding conditions. They illustrate that, under intermarriage, a race does not deteriorate; they show, on the other hand, that a race does not, under the same influence, physically advance. Isolated, perforce, from the communities among which they have been thrown, they have escaped, by necessity, the destructive vices of the peoples of other faiths. The sensual luxury of the Mohammedan, and the prodigal luxury of the Christian, have been to them always unknown. Their isolation has saved

and still saves their children from the contraction of the various epidemic diseases; the same isolation largely preserves their males from other infections equally dangerous, and, in the result, more destructive. Above all, from their frugal and provident habits, they have been, throughout all their trials, preserved from personal worry; they have not courted black care, nor cultivated broken heart. The maxim, "Let us eat and drink, for to-morrow we die," has been to them a warning, not a practice; and whilst their neighbours have spent their whole means, and have looked upon the next sun in despair, the Jew has seen, in the same means, the rise of many suns, and felt that to him they could not shine to destroy. Thus fortified by individual strength, the persecutions of the race have been resolved as much by individual resistance as by general diffusion, the whole fabric of the race resting upon the perfect integrity of its parts. These are the true lessons taught by its history. The vitality is not peculiar or supernatural; it suggests no marvellous wisdom or the influence of any special hygienic law. They are a race of no uncommon development; a people who are, by nature, temperate, provident, and faithful, and who, by necessity, have been driven to pursue those virtues. Christians and Mohammedans, before they upraise

their own systems so high above the Jewish, should first engraft on their own systems those principles by which the Jew has been sustained with such vital steadiness and force from generation to generation."

The criminality of the Jews is much less than is ordinarily supposed. There are at present only fifteen male convicts at Portsmouth, to which place all Jewish convicts are sent, as there is a synagogue for their use; but of these more than half are foreigners. Within the prison-records there is no instance of a convicted Jewess; and one of the oldest and most intelligent prison-matrons recollects but one.

The last characteristic of the Jews is made obvious by an examination of their charities and of their system of relief. An undoubted and far-seeing liberality is exercised chiefly and properly towards their own race, but by no means confined thereto, as the subscription lists of every metropolitan hospital will show. The Jews take first of all a deep interest in the welfare of their own relations. Grandfathers work for their grandchildren, and *vice versa*, the tie of relationship being stronger than amongst the Christian poor. As soon as he can afford it, the Jew begins to take an active interest in his poorer brethren, alike honourable to his hu-

manity and his religion. The personal devotion of ladies and gentlemen to philanthropic objects is in the highest degree praiseworthy, and even in the poorest quarters men may be seen devoting themselves gratuitously to collecting subscriptions of half-pence and pence towards the charities which the poor desire to patronize. The following charities may be noticed as the most important ; but there are so many of a strictly private nature, that their enumeration affords but partial evidence of what is done to elevate the condition of the poor. First of all, there are two lying-in societies ; and as soon as the children are born the office of circumcision is paid for when the parents are too poor, and the funds are also provided for the small family entertainment usually given on this important occasion. There are twelve educational establishments, including the infant and free schools, both of which are noble institutions, and provide amply for the education of the poor. Upwards of four thousand children attend these schools. The Jewish Board of Guardians insist upon education to the young as a preliminary condition of relief. There can be no doubt that the Jewish poor are, on the whole, better educated than English of the same class. The obstacles to complete education are, nevertheless, considerable. The demand for juvenile labour, especially in the manu-

facture of cigars and caps, is extremely great in the quarter where the Jews reside ; and the prospect of employment presents the greatest temptation to the removal of children from school before the elements of knowledge have been effectually acquired.

As soon as the poor child has arrived at a proper age, it is taken in hand by a society which lends money to provide apprenticeship ; and when the period of marriage has come there is a society for granting marriage portions to orphans and to young men and women of virtuous character. The very fact of marriage gives a claim upon the funds of the Synagogue in case of distress or death ; morality is thus encouraged, and concubinage is comparatively rare.

Then, should her husband die, there is a philanthropic society for widows, and two institutions for orphans, whilst many children are also billeted on the families of relatives or respectable artisans, on the system so successfully adopted in Scotland.

No part of the Jewish system of charity is, however, more honourable than their provision for indigent old age. No Jew is permitted to end his days in the parish workhouse, where his religious feelings would suffer daily martyrdom. If he is worn out and unable to support himself, he is either supported by his friends or relatives, or is assisted by

one or other of the numerous charities, whose proper business it is to see to his relief.

Thus we have the Aged and Needy Society, the Aged and Destitute Society, and the Aged Jews and Jewesses' Society, for relieving them at home; whilst there is the Jews' Orphan Society; the Jews' Orphan Asylum at Tenter's Ground, Spitalfields, where fifty children are taken charge of under the presidency of Professor Waley; there is the Jews' Hospital at Gipsy Hill, where some eighty children are brought up, and twelve aged people are taken care of; and there are almshouses founded by Sir Moses Montefiore, Mr. Henry Moses, the late Mr. L. Moses, and the late Mr. Joel Emanuel.

There are six societies which provide gratuitously for the burial of the dead. Amongst Jews, as amongst Christians, there is the strongest desire, on the part of relatives, to perform the last sad office without applying for public charity. This feeling is heightened by customs peculiar to the Jews, and is relied upon as the safeguard that none will impose. The fact of the application is regarded as a test of poverty; and the act of burial is looked upon as a privilege by the rich rather than a bounty to the poor.

There is also an institution for the blind, a society for the relief of the poor in the Holy Land, and, that the destitute may rejoice as well

as the rich at the religious festivals, there is a society which provides them with the means of doing so.

Sickness is provided for amongst the Jews with great liberality, though not with the same completeness as the charities last named. They send patients to the German Hospital at Dalston, and they have special wards in the London and Metropolitan Free Hospitals. In the latter the arrangements and cooking are specially adapted to Jewish habits, and the funds necessary to their efficient maintenance are guaranteed. They contribute also liberally to other institutions, particularly the Hospital for Diseases of the Chest, Victoria Park, and to the Fever Hospital in Liverpool Road, Islington, to which fever cases are invariably sent by the Board of Guardians of the Jewish poor.

The Guardians also dispense tickets for every hospital in London, and they encourage the rich members to provide them with the supply required. In this way ophthalmic cases are sent to the Ophthalmic; cases of deformity to the Orthopædic; in fact, every kind of disorder is sent to the place best adapted for its relief.

The distress peculiar to winter is provided for by a soup-kitchen, where a basin of soup and a piece of bread is dispensed to all applicants, whether

Jews or Christians. This is open, no doubt, to considerable imposition, but the abuse is looked over, as a smaller evil than driving the poor to theft, or subjecting any to the chance of starvation.

There are also two societies for the distribution of bread, meat, and coals, and one for allowing five shillings per week to indigent families during the winter months.

Notwithstanding, however, the numerous charities just detailed, there was, until seven years back, a very imperfect organization for the relief of the Jewish poor. For many years the distressed were chiefly dependent upon casual grants made by the synagogues, the amounts being given by the overseers with considerable irregularity, and to an extent most inadequate to the objects sought to be attained. There was neither harmony nor uniformity in the arrangements. Every new charity only made the matter more complex, and encouraged the sturdy beggar instead of the shamefaced and suffering poor.

This state of things was further aggravated on the removal of the more wealthy part of the community to the West End of the metropolis. Formerly, says the first report of the *Guardians*, when the rich and poor lived in close proximity, the association of locality afforded some kind of inter-

course, imperfect though it was. The rich and poor were not, as now, estranged from each other.

The character and wants of the poor could not escape observation altogether, and the wealthy, seeing the distress of their respectable and poorer neighbours, relieved them with a sort of discretion and success quite unknown since they have lived apart. Under these circumstances pauperism rapidly increased, because the system neither provided for investigation into the merits of the various cases, nor for their relief with the necessary efficiency and dispatch.

These evils existed in their gravest form amongst the class of poor which, not being connected directly with the synagogues, had no binding claims upon their funds. A stranger was indeed entitled to some slight relief, contributed in parts by each synagogue, but his only other resources were to place himself at the door of a shop or banking-house, and stay there pertinaciously until he was relieved; or to write begging letters to the wealthy, who sent favourable answers rather than incur the odium of refusal, or the trouble of personal investigation into the particulars of the case.

Under these circumstances it was resolved in 1859 by the consent of the synagogues to form a central Board of Guardians to raise funds and re-

lieve the poor. Their efforts were first directed to the relief of foreigners only, but the advantages of the scheme having been perceived, it was not long before the whole treatment of the Jewish poor was placed in their hands. The Board consists of twenty-nine members, of whom nineteen are delegated by the three conjoint synagogues, and the rest are elected by the subscribers to the funds dispensed. The whole is under the able presidency of E. Alex, Esq., to whose philanthropic exertions the existence of the Board is mainly due, and its success has been ensured by the unselfish and untiring devotion of the honorary secretary, Mr. Lionel Cohen, by whose kindness every facility has been afforded for investigating the operations of the Board.

The Board meets once a month for the transaction of ordinary business, the passing of accounts, and the ordering of permanent or peculiar relief specially required, which the committee do not feel themselves authorized to grant.

Most of the duties are confided to committees, which are respectively entitled the Relief Committee, the Visiting Committee, the Work Committee, and the Medical Committee, whilst the treasurer attends the office once a month to pay the tradesmen's bills. The Relief Committee is formed by three members of the Board, selected in rotation;

they attend the office on Monday and Thursday evenings for the administration of relief. There in his turn will be found a Member of Parliament sitting, it may be, side by side with Professor Waley or the president, listening to the complaints and distresses of the poor, hearing the reports of the investigating officers, and, with the advice and assistance of visitors and the clergy, dispensing such relief as is best calculated to sustain the poor in comfort and restore them to the independence they have lost.

The cases are not hurried over at the rate of two or three per minute, as at the Strand and Bethnal Green; the object is not to save the pocket, but to relieve the poor. What is the cause of the destitution? is the first question. Is it not susceptible of permanent relief? is the second. The nature of the distress is looked into minutely, and the applicant is only dismissed with an order for grocery and bread when nothing else can be effectually done. The test of destitution is applied by the Board, and is not thrust upon the miserable applicant by an offer of the workhouse. Complete investigation is regarded as essential to efficient charity, and the character of the applicant and the nature of the distress having been laid before the Board, every case is judged upon its merits, and relieved, so far

as the means of the Board permit, according to its deserts.

The officers keep a complete record of the particulars of every case, and the relief which has been granted from time to time. Imposition is all but impossible, and if a few idle persons are now and then relieved, the committee do it with their eyes wide open, and with the conviction that idle as the applicant may be he is suffering nevertheless from want, and they believe that the small amount of charity will not be altogether thrown away. When the Board was first instituted, many attempts were made to impose upon its generosity, but almost invariably without success. Inquiry revealed the imposition, and ended in the refusal of relief. At that time thirteen and a quarter per cent. of the applications were positively refused; but now impostors rarely apply, and the refusals have diminished to 4·6 per cent. This shows conclusively that in the operations of the committee a due regard is paid to the interest of the contributors to the funds, and that the idle poor no longer seek to impose upon the kindness and credulity of the Board. Some record of refusals should also be kept by the officials of the English Poor Law. A pauper applies to the relieving officer, and is sent away without relief, and none of the circumstances are either re-

ported or preserved; even the Board of Guardians should report refusals of relief, for they give some conception of the character of the poor, and better still of the care and discrimination which is exercised in their relief.

CHAPTER II.

THE REPORTS OF THE JEWISH GUARDIANS AND THE POOR LAW BOARD.

It has been said that the duty of a guardian of the poor is to repress and relieve pauperism. The whole principle of the English Poor Law is based upon the word repression. The guardians are to maximize prevention by minimizing relief. Now no one will deny that the prevention of pauperism is a most important and difficult duty, and that unwise and indiscriminate relief is, of all methods, the least likely to effect that object; but, surely, the increased and increasing pauperism of the Metropolis is such as to demand a re-discussion of the principles involved in the administration of the Poor Law, and particularly that of maximizing prevention by minimizing relief. The English Poor Law says to the guardians—Stimulate self-exertion

and deter dependence by the smallness of your succour and by the irksomeness of its concomitants. Apply the workhouse test, in order to prevent fraud, and enable you to discriminate between the claims of helpless indigence and wilful idleness. Suspect every applicant as an impostor, ready to live in idleness upon the rates; offer him the workhouse; put him under discipline all but penal; treat him with a restricted diet; separate him from his wife and family; work him hard; and if he accepts your liberality under such conditions, you may be sure that the distress is real, that the interests of the ratepayers have been considered, and that the public duty has been done. If the poor will persist in hanging themselves rather than accept your workhouse hospitality, it is their own fault. If they starve to death, for want of the ordinary necessities of life, it is perfectly absurd to put it to the credit of the Poor Law system, for, according to that, no one need to die in this Christian land; and yet such is the innate love of home and independence instilled by every maxim of English education, and every habit of English life,—such is the intense horror of workhouse association and workhouse fare, that one individual dies weekly in London, either from starvation or by suicide, rather than enter the portals of what he speaks of

as the Bastille ; and how many more die indirectly from want of wholesome food, whose deaths are recorded under the ordinary certificates of disease ! whilst the scores of published cases testify that the sick, the widow, and the aged, are reduced to degrading destitution every day, because they cannot exist on what is called “out-relief,” and because they will not submit to the confinement and torture of workhouse life. Is there not, therefore, some other way of maximizing the prevention of poverty and pauperism, than by minimizing the relief by means of the workhouse test ?

Now it will be readily admitted that the Jews are as anxious as ourselves to prevent pauperism, in order to save the cost which it entails. They have to pay poor-rates, like the rest of us, and they are the last people in the world to undertake the self-imposed burden of their own poor for the mere purpose of exercising a Quixotic liberality towards them. Whatever they do is done, therefore, with an object ; and that object, undoubtedly, is to raise the moral and physical tone of the lower orders, to sustain the industrious under misfortune, and to make and keep the poor independent of relief. And for this end, they set out on totally different principles to those acted upon by the Guardians of the English poor. They have no workhouse, and

no labour test. Instead of suspecting every applicant to be an impostor, they hear and believe his story until it is proved to be untrue. They know, from experience, that sickness and pauperism are, for the most part, convertible terms. They say, in nearly every report, that the sick are the class appealing most frequently for assistance, and that the relief bestowed has been almost monopolized by them, and by the widows, the fatherless, the bereaved, and the afflicted. Further than this, they say that amongst the able-bodied, few apply absolutely without a cause, and that, even for them, a labour test, although desirable in some cases, and indispensable to a public system of relief, is by no means necessary in the larger number. The Board rely upon proper investigation into the merits of every case, and they are perfectly confident that no injustice is done and no cruelty inflicted when they refuse relief.

The Board, in its last report, challenges proof that any helpless and not unworthy applicant has ever been turned away empty from its doors. Instead of repressing and driving away the poor, it does "all it can do to tempt them to come for help, before they are completely pauperized," and it does so by making the relief "prompt, considerate, and efficacious."

Nothing can be more instructive than a comparison between the Jewish and English systems. The principles upon which pauperism is to be treated cannot be too freely ventilated. If the results show that the liberality of the Jews is more efficacious than the repressive system of the English, let the whole matter be investigated by Parliament, that we may retrace our steps.

Let us compare the annual reports of the Jewish Board of Guardians with those of the Poor Law Board. And, in the first place, let us direct attention to the question of expenditure. In the reports of the Poor Law Board, we observe continual expressions of regret when more money is spent upon the poor. The Guardians are often written to for an explanation of its cause, as though the fault were theirs; and although they apologize for the oscillations in the amount, as probably owing to temporary and accidental causes, they think "that in the generally prosperous state, both of trade and agriculture, such increase is not satisfactory; and it may well deserve the attention of the Guardians to ascertain in what items the increase has occurred, and whether, while due provision is made for the destitute, a diminution of the expenditure might not be effected." This kind of letter is continually going out, and it is clear that increased expenditure

is regarded as an encouragement to pauperism, and a matter greatly to be deplored.

On the other hand, whenever expenditure on the poor goes down, the country is congratulated on its prosperity, and on the improved position of the labouring classes, as if the difference of a few thousands in relief were indisputable evidence of the poor being better off. The introduction of the workhouse test in St. George the Martyr, Southwark, effected an immediate saving of £9000 a year, or forty per cent. of the whole expenditure; but nothing can be more certain, than that the physical condition of the poor is worse now than it was then. Pauperism has doubled, and the saving was therefore entirely made at the expense of the physical and moral degradation of the poor. Now turn to the Jewish reports, and over and over again we find the subscribers congratulated on the increased sums spent upon the poor. In their very first report, the miserable condition of the Jewish poor is referred to the inadequacy of the sums which the synagogues had been accustomed to disburse. The poor were driven, by necessity, to beg and steal, and they asked for increased funds, in order to relieve the necessitous, with promptitude, efficiency, and dispatch, this being regarded as the only efficient method of discouraging pauperism. To mi-

nimize, relief therefore, is the last thing thought of. When an increased expenditure becomes necessary it is instantly made. Thus, for example :—In the year 1861, when there was a prolonged frost of nine weeks' duration, and the sufferings of the poor were great, the Board of Guardians sat every day for the administration of relief, instead of twice a week ; and they express their conviction “ that the extra expenditure will be regarded with satisfaction by the community, especially when the items of which it is composed are duly examined.” And so again in the last report, the Board draws public attention to the increased expenditure, and confidently appeals for the public approval of its liberality. “ Far from implying that an open-handed and indiscriminate relief is being distributed, the Board appeals to the records of its transactions, as evidence that the funds are neither profusely nor meanly, but carefully and judiciously bestowed ;” and its principal regret is, that the amounts appropriated to the sick are still much below what the philanthropy and liberality of the community would desire, or what the *just requirements* of many cases would demand. What a contrast in the tone of the two reports. Look sharp after your pockets, says one, and drive away the idle vagabonds who seek relief. Open your purse-strings, says the other,

for pauperism and sickness are practically the same thing : the more efficiently you relieve the one, the more effectually you prevent the other.

But, in the next place, let us examine the nature of the expenditure somewhat more closely. The total expenditure in 1864 for the relief of the Metropolitan poor was £905,640. Deducting the cost of lunatics, an item which probably includes individuals belonging to the Jewish poor, and does not appear in the Jewish accounts, we have in round numbers £800,000 as the annual amount expended in relief. Of this, only £530,000 reaches the backs and stomachs of the poor, or is applied personally to their relief and maintenance. All the rest is disbursed in salaries, rations of officers, workhouse loans, and interest, and other expenses incidental to relief. Considerably more than a million of money has been spent in building workhouses, and the interest and loans repaid amount to £48,000 a year. The trustees of Islington are about to spend £70,000 in a new building, the mere interest of which would give nearly sixpence a week to every pauper in the parish. The salaries of workhouse and other officers and their rations amount to £103,107 per annum, and other expenses to £118,180. Altogether, administration costs forty per cent., and only sixty per cent. of the money

placed in the hands of the Guardians goes for the purposes of relief, properly so called; and, after all, where are the advantages resulting from the costly workhouse system? In one Union, seven hundred inmates of all ages and characters are huddled together, without order, comfort, or classification of any kind whatever. Four paid officers superintend them all, and lock them up at night. At another, a feeble but unsuccessful attempt is made at classification, and forty-five officers are employed to nurse and superintend less than a thousand inmates. If half the money spent in workhouses had been judiciously expended in raising the standard of education and physical comfort amongst the body of the poor, pauperism had not increased fifty per cent. as it has done in the Metropolis during the last seven years.

And now let us examine the cost of administration under the Jewish system. The total expenditure in the year 1864 was, in round numbers, £3670. The rent of premises averages about £200 a year. The salaries of officers, including those of the medical men, who find drugs, etc., for the use of the sick, is £536, and the cost of advertising, stamps, and stationery, chiefly required for the purpose of raising the necessary funds, is under £150, so that we have a total of less than £900 ex-

pended in administration, or about twenty-four per cent.

If, instead of the expensive and complicated workhouse machinery, we were to administer the English poor-rates on the system adopted by the Jews, we should at once effect a saving of £78,000 a year,—a sum more than sufficient to give every pauper man, woman, and child, threepence per week all the year round. This £78,000 a year is, therefore, the cost at which we minimize relief; and it is clear we must screw it out of the poor before we save a penny for ourselves. This is the expense of trying to prevent imposition by the workhouse test; in fact, we make every pauper contribute threepence a week towards his own misery. If it be possible for the Jews to relieve their poor without a workhouse test, it is also possible for us to do the same. If they administer their charity at a cost of twenty-four per cent., why should the ratepayers be called upon to pay forty per cent. with no better result? Nay, we shall hereafter show conclusively that our system is much the worse. Is it not time, therefore, to review our course, and see whether the workhouse system be really economical, and whether it be not possible to spend more upon the poor and less upon the machinery of relief.

And having compared the reports of expenditure, let us turn to those of pauperism itself.

In the first place, we observe that there are only two pieces of information of a definite kind in the whole statistical returns issued by the Poor-Law Board. They tell us, first of all, the number of paupers relieved in and out of the workhouse on particular days, and what proportion of those paupers are under sixteen years of age. This return is only valuable for one single purpose. It affords the best means of comparison between the pauperism of the same district in different years. Thus, for example, when we find that the total number of paupers relieved in the Metropolis on the 1st of January, 1859, was 72,538, and on the same day of 1866, 111,019, we may infer with an approach to certainty that pauperism has increased at the rate of 50 per cent. in seven years. But for any other purpose the return is worse than useless, because it is calculated to mislead the public as to the true condition of the poor. It is obvious that the number of paupers relieved on particular days gives no conception of the total numbers who receive relief in a month or year. One family may be relieved one week and another the next; and just in proportion as the system of relief is temporary and casual, the numbers relieved on a parti-

cular day misrepresent the true amount of pauperism. Thus in Bethnal Green the Poor-Law returns inform us that the amount of pauperism is only 2 per cent. upon the population, whilst that of the City is over 7 per cent. In the City the relief is ordered to be continued for weeks together, and nearly the whole pauperism of the district may be represented on a single day. But in Bethnal Green, where the relief is casual and ordered for the most part from week to week, and in no case longer than one month, where also the poor are practically driven away by a rigorous application of the work-house test, the real amount of pauperism never appears in the published returns, and is only found in the half-yearly relief list locked in the cellars of the Poor-Law Board. This truth may be further illustrated by comparing the character of the poor relieved. Thus we find a constant change in the persons who are relieved on account of sickness, one indigent family requiring help one day and another, it may be, the next. Not less than six or seven times the number of sick persons will be relieved in the course of a year than are to be found on the books on any one day. But in the case of widows, whose relief is often continued for months without any change, few go off the list and few come on, so that two-thirds of the whole number

are constantly on the books. It is upon this fallacy that no end of calculations have been based. We have ourselves spoken of 111,000 paupers, of whom 34,000 are children, as if this number comprised the whole pauper class. But it does nothing of the kind. If we wish to know the number of persons, who, upon the slightest reverse of fortune, come upon the rates, we must multiply the number relieved on the first day of January by $3\frac{1}{2}$, and then we shall arrive at the appalling fact that 388,566 persons are relieved once or oftener in the course of a single year. When we remember also that this number does not include the many thousands of indigent persons who suffer rather than apply for help, or get relieved through the medium of private charity, we must admit that the proportion of the indigent class is disgracefully large, and is conclusive as to inefficiency of the Poor-Law system.

The other definite fact contained in the reports of the Poor-Law Board relates to the number of children under 16 years of age, and we learn that they form 40 per cent. of Metropolitan pauperism. It is probable that there are 150,000 children, whose parents are in a state of chronic indigence, requiring occasional relief. These children are practically under the care of the Guardians, and yet

we learn little or nothing concerning their mode of life or the education they receive.

Turn we now to the Jewish reports, and at the very outset observe the difference. The number of applicants is, indeed, given—but for what purpose? Not to form a mere contrast with the year before; but to tell how many families have escaped from pauperism, and how many fresh ones have required relief. Thus, the sixth report informs us that 384 cases are known to have gone off the books; and in the seventh report 524 have permanently ceased to apply. This is the test of effectual administration, and it affords a powerful contrast to the English system. Where is the record of a similar success with us? Is it not well known that once a pauper always a pauper is an axiom of the Poor Law? With us pauperism is hereditary by necessity. Let a man once enter the workhouse and he is pauperized for ever. He propagates a race of paupers; he is always asking for relief; if sick, he never recovers his health, and has neither strength nor energy to work; and so he exists in wretchedness and misery, and brings up his children in beggary and want. But here is a system which records its triumphs over destitution, and so effectually performs its duty that even the children of destitute foreigners become eventually independent,

and the misery of hereditary paupers is practically unknown.

Again, the reports of the Poor-Law Board informs us, at page 170, that the number of able-bodied paupers is equal to that of the not able-bodied class. The Jews classify their poor on exactly the same model, but how different the result! Of 1707 adult applicants, 198 is the number who, in their report, are called able-bodied, from their having no special cause entitling them to claim relief. In the one report we have a gigantic falsehood, for it is simply absurd to pretend that half the poor relieved on a given day are able-bodied in any sense whatever. In the other we have the truth—a certain small percentage of able-bodied persons do apply, and in the majority of cases they are refused relief.

Lastly, we have a record not only of the number of children who are relieved, but what they do, thus:—

593	Attend the Free School ...	...	...	...	}	1002	
308	Attend the Infant School ...	...	...	...			
101	Attend Private Schools ...	...	...	...			
961	Are engaged in trades ...	...	...	...	}	1111	
150	Are engaged in housework ...	...	...	...			
1491	Are either infants, or no particulars can be furnished ...	...	...	...		1491	
6	Are maintained at the sole charge of the Board					}	11
5	Are living with relatives, and have casual relief						
3615							3615

What an important influence does the Jewish board exercise by recording the inquiries made into the education and training of the young ! What a picture have we here of the pains taken to improve the rising generation ! It is impossible to prevent pauperism and vice unless education be insisted upon, and it is impossible to educate a starving child. If Christian Guardians were compelled to make a return similar to that just given, the record would be shameful in the extreme, and fully account for the many little rascals who haunt the streets.

The Jewish Guardians go to the very root of the evil ; they insist upon education as a condition of relief. But there is no evidence of this in the Poor-Law system, and in no particular does it more urgently need reform.

CHAPTER III.

THE JEWISH RELIEF COMMITTEE, AND ENGLISH GUARDIANS.

HAVING contrasted the reports of the Jewish Board of Guardians with those of the Poor-Law Board, it is necessary to examine the principles upon which relief is administered to the Jewish poor, and the machinery employed as a substitute for the work-house test.

And, in the first place, there can be little doubt that the Jewish Guardians proceed on totally opposite principles to those embodied in the Poor Law. Thus they act upon the belief that a healthy, able-bodied man, will, for the most part, prefer to work rather than starve ; and that if he is removed, by education, from the lowest grade of ignorance, he will even suffer considerable misery and privation rather than depend for existence upon another's help. In the next place, they believe that friends

and relatives are always more or less ready to assist the unfortunate. And, lastly, they regard it as certain, that there are many ladies and gentlemen who are ready to meet, by donations and personal kindness, cases of crying and urgent necessity which are brought within their knowledge from an authentic source. These principles will form the subject of future notice, but for the present they are quoted as those which lead to "consideration" for the feelings of the poor, for the miseries they suffer, and for the special difficulties under which they labour. No unnecessary cruelty is exercised towards them, and inquiries of the strictest nature are uniformly made into the character and history of every applicant for relief, not less for the purpose of exposing indolence and imposture, than for the substantial relief of the deserving poor.

The result is that the poor acknowledge the justice of this course. Under the Poor-Law system there is no guarantee that modest distress will be efficiently relieved. The pauper must be importunate. He must not mind standing for an hour or so amongst a pack of filthy paupers once or twice a week. He must make up his mind to listen to the ribaldry of their conversation, and learn the various modes of cheating the relieving officer, and of obtaining charity from every institution within

reach. And if he does not do this, the chances are that his distress will be passed over and forgotten, instead of being sought after and relieved.

But under the Jewish system the hardened pauper has little chance of sympathy; and when an idle and worthless fellow has been driven away unrelieved, the poor feel that justice has been done, because if the distress be genuine, no one will be left to starve. Every one applies with a perfect certainty that his circumstances will be thoroughly investigated, and the knowledge of this fact deters the majority of idle impostors from applying for relief. This system of close investigation leads to the first and most important duty undertaken by the Board. A complete record is kept of every application, and of the circumstances under which it is made. The personal history and character of the individual is put down, not only for the guidance of the Board, but for that of any individual who may choose to ask for it. The Board is, in fact, a mendicity society, ready to protect the public from imposture, and to give an account of every case of genuine distress, and the treatment it receives. Upwards of 4000 cases are thus completely registered in the books. Forms are prepared, in which the elaborate particulars recorded in the register are exactly copied, and these are cheerfully

afforded to societies or individuals when required. This, says the last report, is one of the most valuable departments of the system pursued by the Board, and almost forms an institution of itself. Hundreds of begging letters are thus forwarded to the Board, which undertakes that no case of real distress shall go unrelieved.

Now, let us pause and contrast this excellent arrangement with the meagre details of the Poor-Law system.

There is, indeed, a record of the circumstances of every applicant for relief, kept in the application book, presented weekly to the Board of Guardians ; but there is no continuous history of an indigent family anywhere to be seen. The relieving officer may know this history, but no one else can see it. The only information continuously recorded is the relief which has actually been given, and that is kept as a matter of accounts, and affords very partial information as to the history of the case. If such records were kept, we should be able, clearly, to trace the downward descent in the social scale which, over and over again, occurs, when sickness or other misfortune overtakes an honest family ; and it would be impossible that the penny wise and pound foolish system of insufficient relief could escape the notice of the Guardians and the public at

large. If the histories of respectable poor, reduced to want, misery, starvation, and suicide, had been found in the records of the Guardians, and open to the inspection of the public, can it be supposed, for one moment, that the system could have resisted the obloquy which must inevitably have fallen upon it? Contrast, also, the public spirit of the Jewish Board with that of some of the Guardians of the London poor. They lay their information open, and make it free for all. They are not ashamed of their doings; they desire to relieve the poor, and they point with satisfaction to the families, who, by their judicious help, have escaped from pauperism. But the Guardians of Islington, St. Giles's, and Stepney, shut up their books from public gaze, out of what they are pleased to call "consideration for the feelings" of those whom they profess to relieve. The history of every case of indigence ought to be preserved: it forms the basis of true discrimination, and by it alone can the idle and dissolute be separated from the deserving poor.

With this history placed before the chairman, the Jewish Board admits the applicant for relief to state his case, and, with some slight modifications, the relief committee entertain the application much in the same way as it would be treated before an English Board of Guardians, where, as at Pad-

dington, an attempt is made to do the duty well. The operations of the relief committee are assisted by two investigating officers and a clerk. The former visit the cases in their homes, and they report fully the particulars gained by inspection and by inquiries from employers and others from whom information may be derived. These officers have authority to relieve urgent cases, but their power ceases when the relief committee meets, unless, under peculiar circumstances, it is specially renewed. On an average about twenty cases occupy an hour; and as the majority are known, and require nothing but a renewal of relief, ample time is given to the consideration of every case. In administering relief the gentlemen present not only consult the poor as to the most suitable relief, but lose no opportunity of exercising a beneficial influence upon their character and habits. If an impostor is relieved, the committee do it with their eyes open, but they denounce his idleness, and show, both by their manner and parsimony, that it is scarcely worth his while to trouble them again. If the applicant is known to live in a house of ill-fame, or in the dwelling of thieves, relief is at once refused. When he has removed the application will be heard, but not before. If, again, the officer reports the house to be over-crowded, and that there is an im-

proper admixture of the sexes, relief is positively refused until the objectionable state is altered, and the family is removed to proper quarters. The Board may agree to relieve, but the conditions of health are held to be imperative, and the Board will grant reasonable help to effect the changes necessary. In the same way the Board insist upon personal cleanliness as a condition of relief. If the applicant has dirty hands and a filthy skin, he is given an order for a bath, and relief is postponed until the order has been used. Many hundred bath tickets are thus forced upon the poor, and the result is that there is a marked improvement in the personal cleanliness of those who now apply.

Christian Guardians may remonstrate occasionally with the poor on account of their rags and dirt; but too generally they are perfectly indifferent, and it is doubtful if in the whole extent of the Metropolis a single bath ticket was ever given as relief except from order of a doctor in case of illness. It is, indeed, difficult for a family to be clean when every office of existence has to be performed in a single crowded room; but it ought to be remembered that cleanliness is next to godliness, and comes first. There can, therefore, be no doubt of the wisdom of the Jewish practice, and that it is deserving of imitation by Guardians of the Christian poor.

And now let us pause, to note the method of proceeding before a Christian Board. At Bethnal Green three hundred and ninety applications were dismissed in two hours and a half, or at the rate of three per minute. The process is as follows:—The poor assemble at two o'clock in a large room, well warmed and admirably adapted for the purpose; in fact, the building in which the Guardians meet would lead to the supposition that relief was conducted on a noble scale. The Board-room is splendid, and fitted up with every comfort; indeed these offices, which have cost £8000 at the least, seem totally inconsistent with the surrounding poverty, and negative the idea that there is any real difficulty in obtaining money from the ratepayers. Each pauper is called before the Board in turn, the relieving officer reading rapidly his report of the case. Scarcely has the applicant appeared, and often before he reaches the bar at which he is appointed to stand, he is pushed out of another door, with the order "Come here again to-morrow at nine o'clock," and he goes away utterly ignorant of what he is to get. The statement of the relieving officer can as a rule be heard only by the chairman and vice-chairman, and only in exceptional cases does any other member of the Board take part in the proceedings. Now and then a discussion arises as

to a case of settlement or as to relieving women with illegitimate children out of the workhouse; but the amount of relief is never discussed with a view to its efficiency, and is determined by a scale the liberality of which may be described by the fact that on the week ending March 7, 1866, 1481 individuals were relieved at a cost of £57. 19s. 3d., or rather more than 9 $\frac{1}{4}$ d. each. Often the applicant makes a vain effort to be heard, but there is no time for investigation. The whole proceeding is a sham. The Guardians leave investigation, such as it is, to the relieving officers; and it is generally understood that the poor can do nothing but tell lies and practise imposition, in order to obtain relief.

The practice at the Strand is equally unsatisfactory, as the following letter proves:—

“ To the Author of Papers on London Pauperism.

“ Sir,—In accordance with your request I subjoin a few notes of what took place at the meeting of our Board of Guardians of the Strand Union on Tuesday last. The routine is simple: the applicant enters the room, the relieving officer reads out his name, number of family, etc., and the amount of relief already granted, if an old case; the chairman asks a question or two, at once calls out the relief in money and kind he recommends; a clerk fills

this in on a printed form, which is handed to the applicant, who instantly withdraws, and a fresh case comes in, to be dealt with in an equally summary way. Very occasionally a member suggests some alteration in the chairman's ruling.

“ Another engagement prevented my attending the Board meeting until the greater part of the relief business had been gone through, but I took notes of all that engaged the attention of the Board during exactly thirty-eight minutes. Incredible as it may appear, in this short period forty-three cases were read out only to be confirmed—a merely formal proceeding this, but in addition thirty-four cases appeared personally, were questioned, and adjudicated on by the Board through their chairman. In one of these relief was properly refused on the ground of notorious drunkenness and vice, and in another by reason of the well-known idleness of the applicant. Small, indeed, were the pittance given to the successful candidates ; but the case I am about to detail speaks in itself far more than any language of censure that could be used as to the degree of sympathy and aid the really deserving and sick poor receive at the hands of the Board. A dying man, his wife, and four young children, supported by the following letter from the doctor and by the relieving officer, applied to the Board. The surgeon's certificate is as follows :—

“ ‘The man Carol, whose case is coming before the Board, is very seriously ill, and requires the fullest allowance.

“ ‘I. WELCH, *Medical Officer*.

“ ‘The relieving officer states that the man will probably die.’

“ The case was awarded by the chairman for each week 2s. in money, 1s.-worth of meat, and 1s. in grocery, and four loaves. An amendment was proposed, that inasmuch as the doctor had specially warned us that we must deal liberally with the case, as the man could scarcely recover and none of the family were earning anything that instead of 2s. in money 4s. should be granted. The amendment was lost by a majority of eleven to five, twenty Guardians being present. The doctor may, it is true, add wine or other stimulants for the use of his patient only—but the wife and family! How are they to exist for seven days on this miserable allowance?

“ Since my election as Guardian a year ago I have attended nearly thirty meetings when relief cases have been nominally investigated. I am not unaccustomed to expeditious work, and I can readily believe that our chairman’s long experience and natural sagacity enable him often to see through cases at a glance, and precedent guides him within

very narrow limits, 1s. to 2s. 6d. per week being something like the range of the amount granted for the support of whole families. But every meeting I go to strengthens the impression the first few made upon my mind, that so far from our proceedings being those of investigation, consideration, and judicious treatment, they approach more nearly to a cruel farce, and further than this, the harshness falls with the greatest severity on the uncomplaining, disabled, and deserving poor. The sick in our workhouse will, I believe, be shortly removed to proper new hospitals under skilled management; but those in their wretched homes in this crowded and wealthy city are also objects demanding our help. I confess that I see no radical cure for the present evils short of an equalized Metropolitan rate and a paid and responsible executive, and to this we shall have to come sooner or later. Your valuable papers will help forward this the most important work of our generation, and, therefore, I am deeply grateful to you for them, alike as a guardian, a ratepayer, and one who feels that even poverty has its arrears of claims upon us as a civilized and Christian people. —I remain, Sir, truly yours,

“ JOHN S. STORR,

“ *Guardian for St. Paul's, Covent Garden.*

“ *King Street, Covent Garden, April 2, 1866.*”

In many other places the practice is much the same; whilst in St. Giles, St. George the Martyr, the poor never go before the Board at all, but are left to the tender mercies of the relieving officers. The Guardians of the latter parish passed a resolution in July last, which illustrates the painful position in which they are placed. It was unanimously resolved—"That at the present time, when so much has appeared in the public press to the disparagement of various Boards of Guardians in the Metropolis, this Board desires to record its earnest wish to assist every case of distress in the most effectual manner, so as to render the poor, and especially the rising generation, eventually independent of the rates; but they feel their exertions to be greatly embarrassed, if not entirely frustrated, by the acknowledged difficulties in raising the necessary funds, owing to the extraordinary nature of a great proportion of the rateable property in the parish, for which state of things the Board see no possible remedy but an equalization of the rates for the relief of the poor." Nor is this view of the question confined to the Guardians alone; on the contrary, it is entertained by the most intelligent and respectable ratepayers. The Rev. Dr. Allen, the rector, who has been for years the active philanthropist and liberal educator of the extreme poor, states that the

poverty is overwhelming; that besides those in the actual receipt of relief, there are thousands who are liable to become so even by an augmentation of the rates. He says the out-door relief is indeed painfully small, but if the Guardians were to give real relief, the amount required would be so great that it would be utterly impossible to collect the rates; and we can readily believe it, when 6600 summonses are issued each year to only 4000 rate-payers, before the rates are paid. No wonder that the Guardians,—whose responsibilities are purely voluntary, and do not legally involve a personal hearing of the distressed applicants,—should depute to their relieving officer those duties which they find it impossible to execute without the constant violation of their personal self-respect. What can be more calculated to blunt the kindlier feelings of our nature than being compelled to listen day after day, and week after week, to tales of distress, involving every variety of human suffering, without having the power to relieve them according to their need? No one can be blamed for shirking such a disagreeable and degrading office; yet what the Guardians refuse the relieving officer is compelled to perform, and his difficulty will be greater, because his first object must be to serve his employers by saving the rates. How, then, does he regard the

poor? Is it possible to retain any sympathy for their distress and at the same time keep himself alive and ready to seize upon any excuse to refuse relief or diminish its amount? Harassed day after day by the same applicants, he comes shortly to regard them as troublesome impostors, who might do better if they would; the real fact being, that no one applies until he is absolutely driven to it, and has already sacrificed furniture and clothes to escape the doom. But having once applied, and never being helped through the difficulty which has arisen, the necessity remains permanent, and he comes again and again, until shame is destroyed, and the discovery is made that importunity and misrepresentation are the only methods to obtain relief, small as it may be. Quiet poverty and uncomplaining distress have no chance of being heard as they deserve, for they shrink from applying day after day, and are only brought to do so by the education which is afforded by the system of relief. But let it not be supposed that the relieving officers of St. George's, Southwark, have lost all kindliness of heart. They are, indeed, sorely tried, and greatly to be pitied; yet it speaks volumes in their favour that they are, on the whole, respected by those with whom they come in contact, and, without doubt, they would sincerely rejoice in becoming the instru-

ments of more complete relief. No men can, however, perform such duties without acquiring a manner of speech which, however necessary for the management of the impostor, has too often the appearance of harshness to those who are unaccustomed to the refusal of relief. If, therefore, the power of granting relief is to be placed in the hands of any single officer, it is imperatively necessary that he should be a person of education and intelligence, that he should be supplied with sufficient funds, and that he should receive the countenance and assistance of benevolent men.

Without disparagement, such is not the qualification of relieving officers; and when it is remembered that, in London, 100,000 out-door paupers are, at the present moment, practically left in charge of only 100 relieving officers as far as concerns inquiry, the administration of relief, and the keeping of accounts, it is obvious that anything like investigation or discrimination is altogether impossible. There is no safeguard against imposition; the more importunate the applicant, the more successful he will be.

Lastly, the labours of the Jewish Board of Guardians are greatly lightened by the Visiting and Work Committees (to be described presently), and by the enlightened co-operation of the Jewish clergy,—

whose duties are, nevertheless, carefully and rightly distinguished from the administration of relief. The clergy are not made members of the Board of Guardians, nor are they members of any of the committees, but this does not preclude them from rendering valuable aid and from acting in concert with the committees or the Board in all cases of danger and difficulty in which their services may be required. The poor of each synagogue apply to the ministry, as they do in all creeds; and, if necessary, the rabbi brings his list of deserving cases before the Board, in the confident expectation that his information will be received with courtesy, his advice freely asked for, and considerately received,—that the cases he submits to their notice will be liberally relieved.

Would that the relationship between the Christian ministry and the Guardians of the Poor were equally satisfactory and equally well defined! At present there is no unity of action, no sympathy between them. Public relief is repudiated, as generally unworthy even of Christian notice; and every clergyman anxious to cultivate practical religion amongst his congregation tries to supplement the shortcomings of the Poor Law system by independent efforts. He therefore spends half his time, which should be devoted to spiritual work, in raising money for the

poor, and in organizing a score of charities to relieve distress. But the effort is a failure, as it ever must be, under their publicly unsupported management.

Erratic benevolence is the curse of the poor. The multiplication of charities fosters mendicity, and degrades them to beggary; voluntary efforts are partial, spasmodic, and unsatisfactory; and, between the clergy and the Guardians, the poor go practically unrelieved. The physical and moral condition of the poor is not to be raised by visits, tracts, and soup-tickets, but by a systematic acknowledgment of social duty, and by making religion to be the handmaid of public relief. A system of Christian visitation forms an essential part of the Christian religion, and should form the most prominent feature of a Christian Poor Law; then will the clergy be occupied with their own duty, and the laity understand that true charity is not to be done by proxy.

Nor is the practical exemplification of this harmony of action peculiar to the Jews. It is carried out in Paris; and why not here? The most agreeable feature in the Parisian charitable operations, says Mr. Blanchard Jerrold, is the zeal and persevering energy with which crowds of ladies and gentlemen, who receive no salaries, devote their time to the service of the poor. They are up and at

work on winter mornings at seven o'clock. They submit to strict rules for the general good, and they are as strictly required to give in their monthly reports as if they were paid members of the bureau ; and they submit to this discipline because there is at the back of every lady and gentleman who enters a poor man's house a well-organized, economical administration, that has provided in a sensible manner, and with proper guarantees against fraud, for every possible form of distress. The visitor does not leave upon the table a tract, a soup-ticket, and a bit of tea ; but she recommends the distress before her to the official of the bureau to which she belongs. If the distress be real and deserve relief, it has nothing to fear from the examination to which it will be subjected. If it be the story of a hypocrite, or the falsehood of the idler or the drunkard, it will be treated as it deserves. The visitor carries sympathy and interest into the homes of the poor, who receive the visits gladly because they prelude the relief which is required. Place the management of the Metropolitan poor in the hands of practical men of the world, like the governors of the Assistance Publique at Paris, and they would find no want of support in the shape of visitors and charitable guardians of every class.

CHAPTER IV.

THE MEDICAL COMMITTEE AND THE TREATMENT
OF SICKNESS.

THE intimate connexion between sickness and pauperism soon led the Board of Jewish Guardians to appoint a committee to superintend the operations of properly qualified medical officers, and to see that the recommendations, made by them for the benefit of the sick, should be fairly carried out. In the first place, two medical men attend daily at an appointed place, and also visit patients in their own houses. Careful regulations are made to secure prompt and careful attention to the sick, the medical committee meeting once a month to receive the reports of the medical officers, and to hear, if necessary, the complaints of the poor. The Board then solicited the community to place tickets for various medical charities at its disposal, in order

that special cases might receive the attention they required. They subscribed themselves to a maternity charity, by which the attendance of a midwife and other advantages were supplied to the lying-in women; they purchased a large number of bath tickets, and placed them at the disposal of the medical officers; they made special arrangements for the supply of expensive medicines, such as quinine, cod-liver oil, etc. etc., heretofore out of the reach of the poor; and it was resolved, as a general rule, to supply wine, brandy, linseed meal, trusses, bedding, and in fact every necessary which might be deemed necessary for the successful treatment of sickness, even of the most alarming kind.

Valuable as were these arrangements, they would have been imperfect but for the thoughtful benevolence of the Baroness de Rothschild, who has instituted a kitchen for the sick, from which, by order of the medical officers, a proper diet is supplied to about fifty patients per day.

A small house in Artillery Lane has been fitted up for this excellent object, with cooking-range and store-rooms. The operations are conducted by a lady almoner, who superintends the distribution and keeps the accounts; whilst the chief cook is a young orphan, who has been educated in the Jewish Free Schools, and who has now under her care some six-

teen other pupils from the same establishment, who come in turn to learn how to roast and boil, to clean pots and boards, and do a number of other culinary operations which may be useful to them in after-life. From this kitchen every kind of diet is supplied,—arrowroot and simple broth for the feverish; eggs, milk, beef-tea, and other plain foods for the young; full diets of meat and vegetables for the convalescent; jellies and preserves for the consumptive; and, in fact, everything but wine, which is supplied at the Guardians' offices. Those only who know the true value of food to an indigent and starving patient are able to appreciate fully the advantages of this most noble charity. Medicine in such circumstances may indeed be useful, but its value is augmented tenfold when aided by a fitting diet. The diseases of the poor are those of exhaustion and debility, for which food is the only remedy; without it, tonics are a mockery and advice a sham. Is it not possible that if half the dispensaries of London were converted into kitchens for the sick, a greater number of cures would be effected than by the physic they dispense? Of all the charities in London there is none so worthy of imitation as this modest effort of private generosity; the good effected being out of all proportion to its cost, considerable though that must be.

But the operations of the Board of Guardians are not confined merely to the actual treatment of sickness, but to its cause and prevention. In the spring of 1865, when fever was raging in the overcrowded dwellings of the Metropolitan poor, the attention of the Board was drawn, by one of its most intelligent members, to the expediency of some steps being promptly taken to improve the sanitary condition of the houses of the Jewish poor. The costliness of acute disease and its consequences, and the true economy of prevention, were pointed out; and although it was acknowledged that the duty of ordering sanitary improvements was already placed by the public in official hands, it was considered that this circumstance did not relieve the Jewish Board of Guardians from their responsibility, and that, having undertaken the medical treatment of their own sick, it became the duty as well as the interest of the Board to prevent, as far as possible, those diseases which constitute the chief source of poverty and distress.

A special medical committee was therefore appointed to carry out systematic sanitary inspection of the houses of the Jewish poor, and £100 was placed in their hands for the expenses of the visitation. An inspector was at once appointed, and in the following five months he visited 471 houses,

comprising 1400 tenements, the dwellings of nearly half the Jewish poor. The inspector found sanitary defects in 343 houses, revealing the fact that three-fourths of the poor were living in conditions certain to bring upon them eventual disease, and the dependence upon charity which necessarily follows. The inspector made personal representations to the various landlords with remarkable success. In some cases the representation was repeated, until, by dint of great pressure, the necessary alterations were actually made. He also reported many defects to the Local Board of Works, and so in five months it was found that improvements had actually been carried out in one-eleventh of the dwellings of the poor.

The total cost of this inspection was £38. 18s., and a large balance was therefore left to be drawn upon for future operations. Who shall be able to calculate the saving of health to the poor, and money to the rich, which has been effected by this small outlay?

Nor does the Board shirk the responsibility of even greater difficulties. On the approach of cholera, the medical committee met their officers every week to concert measures for its prevention and relief. Twenty-seven stand-pipes, affording a constant supply of pure water, were erected, at the

expense of the Board, in the most densely populated quarters where the Jews reside. A system of house to house visitation was established; and when the houses were found to be filthy and unfit for human habitation, the families were removed to other houses taken for the purpose, whilst the first were cleansed and whitewashed. Condly's fluid, carbolic acid, and other disinfectants were abundantly distributed from the office of the Board. Under-garments, blankets, and other articles of bedding, were constantly supplied. Meat was given much more freely in the weekly allowances of food. Rice was distributed almost indiscriminately to all applicants. Wine, brandy, and other stimulants were supplied to the order of the medical officers; the cellars of the "sick kitchen" being, for the time, specially supplied with the best from those of the West End. A most cordial co-operation was thus kept up between the Board and its medical officers, who had absolute power of causing to be supplied whatever they thought necessary. Lastly, three houses were rented, as a convalescent home, for those recovering from the disease. Whilst death raged around them on all sides, the Jewish poor escaped with comparative immunity. There were only twenty-nine cases of cholera, and seventeen deaths, and

eight hundred and ninety-seven cases of diarrhoea, with six deaths; a result which reflects the very highest credit upon the exertions of the Board, its committee, and all its officers.

The treatment and relief of sickness may be illustrated by the following cases, taken from the latest records of the Board:—

CASE I.

Age 44. Wife 41. Fish and fruit seller in the streets. Ten children, of whom one daughter received the order for a free wedding in 1864, and the rest are all at home, more or less engaged in the same business as the father. In the course of five years this family has been occasionally relieved by the Guardians. The man had a loan of money in 1862, which was punctually repaid. In 1864 they were visited four times by one of the members of the visiting committee, who reported that the man and his family were hard-working and industrious, that they never applied except when in deep distress, and that they were well deserving of assistance on the occasion of his visit, as the man was ill. In consequence of this they received considerable relief; but the man not getting any better they fell into a wretched state in the course of the winter. The visitor then described the home as

dirty in the extreme, and that they were very poor and greatly distressed. The Guardians again relieved them, and for two months the relief amounted to 12s. and 14s. per week, besides some medical comforts ordered by the doctor. In 1865 the man's health improved, and his family, getting older, they were able to contribute more effectually towards their common maintenance. In April of the present year the wife, who had been lately confined, was seized with fever. She was attended by the surgeon, but was too ill to be removed. Wine, brandy, etc., were given according to his orders, but in a short time she succumbed to the disease. As the Jews are forbidden to work for some days after the decease of a relative, the Guardians allow 5s. extra on such occasions to assist the family until the period of mourning has expired, and it is usual for friends and relatives to assist each other on the same occasion. In a few days after the wife's decease the husband was seized with the disease, and successively several of the children. On the 14th of May a son and daughter were sent to the Fever Hospital; on the 24th, another daughter; on the 7th of June, a son; and on the 15th of June the man himself was removed, and died two days after his admission. It will be more convenient to describe the next case before detailing the treatment of this,

as from this point they were united together in all the benefits bestowed.

CASE II.

Age 49. Wife 47. A street hawker. Brother of the above, and living in the same street. Seven children; the eldest seventeen. This family had never received any assistance until January last, when the man was taken ill. Whilst his illness lasted he had 3s. 6d. a week in bread and grocery, besides wine and medical comforts ordered by the medical officer. He remained very ill for three months, and took the fever in April. In May his wife was also seized, and was so ill that she died at home. On the 8th of June a son was sent to the Fever Hospital, and another on the 10th of the same month, and one of them died there. The Guardians now stepped in to insist on the removal of the whole of both families from the infected premises. The two cases were warmly taken up by the visitor and officials of the Board, and particularly by a travelling salesman, who collected nearly £50 amongst the inhabitants of Petticoat Lane and its neighbourhood. The survivors, having been first supplied with flannels, under-clothing, and clean clothes, were removed from the Fever Hospital and the infected homes to Chingford, in Essex, where a

person was found to take them all in at an expense of four guineas per week. There they remained for six weeks, until in fact the health of both families had become thoroughly re-established. In the meantime the Guardians ordered the destruction of the infected clothes and furniture, and the cleansing and whitewashing of the houses; and when the families returned from the country they gave them new beds and furniture, which in one case cost £6 and in the other £10. They allowed each family £1 per week for a fortnight longer; and lastly, they gave to the eldest son, who is now the responsible support of the first family, £3 to invest in goods, and to the parent of the second £1 for the same purpose. It is scarcely necessary to say that both families are now thoroughly independent, and have not required assistance since.

CASE III.

Age 45. Wife, seven children; one boy aged fourteen, all the rest girls. Man gets his living by the purchase of old clothes. They live in a bad locality, and were seized with fever in July last. The father was first taken, and was treated at home by the Jewish surgeon. On the 10th of July the son was sent to the Fever Hospital; on the 7th of August, two daughters; on the 12th of the same

month, two more daughters ; and in the same month the wife was taken with the same disease, but, refusing to be removed, was treated at home. The average relief to this family was 15s. per week in kind, besides wine, brandy, and other necessaries ordered by the surgeon. In August 15s. was also given in money, and in September £1. Flannel and under-clothes were also provided by the Board, and as soon as convalescent the Board removed the whole family to a house which they had taken for a convalescent home for cholera patients, and there they remained until health was permanently re-established. In the meantime the house was thoroughly disinfected under the supervision of the Board ; and the member of the visiting committee who had the charge of the case, acting in conjunction with the Board, has found the man the means for starting again in business.

Nor must it be supposed that such liberality is by any means exceptional. In October, 1866, there were no less than four cases of acute sickness in which the relief exceeded £1 per week each, besides food from the sick kitchen and other private help ; whilst the average relief to the sick amounts to more than 10s. each family per week. In fact the Board spares neither trouble nor expense in averting

the consequences of acute disease ; and their liberality is wise and economical, because a widow and her children are felt to be a heavy responsibility, and form the heaviest tax upon their resources.

And now, is it not painful to turn to the administration of the Poor Law, and observe the indifference of the executive to sanitary measures, and to contrast the miserable pittance doled out even in the gravest cases with the noble liberality just described ? Take for example the condition of the parish of St. George the Martyr, Southwark, the population of which is about equal to that of the Jewish community. There, in a room seven feet by eight feet, and eight feet high, is to be found a pauper widow, her sister, and six young children, all eight existing in a space not more than sufficient for a single person. There also, in a room ten feet square and eight feet high, was a woman, age forty-seven ; a son, age eighteen ; two daughters, aged seventeen and fifteen respectively ; and three children under thirteen years of age. The bed occupied a considerable portion of the room, and in the remaining space every office of life had to be performed, the only door in the apartment opening on the public court. Can any civilized human being realize the misery of such a state ? The idea of comfort must be utterly unknown. Cleanliness is impossible. Food is the

first necessity, and if only bread enough be found, all the rest must go as it may. How can modesty retain her place amongst the young, when such demoralizing influences are constantly at work? And what a farce to preach religion to those who are compelled to discard all sense of shame, all feelings of decency, all cleanliness of person, all hope of health, and to live in a way which instinct would cause a beast to fly from, because disease and death are there! Is not the public apathy moreover as disgraceful as the facts? There is no real care to improve the condition of the poor. It is even said that the evil is too deeply rooted and too bad to admit of relief; that it is no use trying to help people who have sunk to such a state of degradation. The poor are themselves taxed as the authors of their own misery, and they are called drunken and idle as a reason for letting them alone. It is a sad reflection on Christianity that our hearts should thus be hardened to the amount of misery in the houses of the extreme poor. Instead of making us callous to the sight and hopeless of a remedy, the ever-increasing magnitude of the evil ought to arouse us to united action and persistent agitation, until a real effort be made by the Government to rescue our fellow-mortals from the fearful wretchedness they too contentedly endure.

From this wretched parish, fever and epidemic

diseases are never absent. They are inevitable where every law of health is systematically neglected, and where there is a floating mass of paupers, only kept from absolute starvation by relief doled out from day to day in quantities barely sufficient for the maintenance of life. Vitality is slowly undermined, and becomes day by day less able to resist the fever poison. In 1861 there were 25 fever deaths; in 1862, 48; in 1863, 88; in 1864, 113; in 1865, 128. Every one of these deaths represents at least 8 cases of fever, or, in all, about 3400 illnesses, having an average duration of three weeks each. The maintenance of medical treatment forms the least part of the cost; there are the funerals, the loss of labour, and the loss of health which follows. What wonder there is pauperism? There are 450 inmates in the workhouse, 250 children in the schools, 90 imbeciles at Eagle House, and 5976 paupers were relieved out of the workhouse, making a total of 6766 persons relieved in one half-year. But besides these, there are thousands who live on sixpence a day without applying for relief unless sickness or misfortune come upon them. Indeed, it can scarcely be doubted that one-fifth of the entire population is removed but a step from pauperism, and would be entitled to relief in the estimation of Jewish Guardians.

And let us see what the Guardians do for the relief of sickness.

During the week ending the 23rd of June, 1866, 80 families were relieved on account of the sickness of the male parent, who was under sixty years of age in every case. On these 80 males there depended 58 wives and 209 children for support. Every one of these families was, of course, in a state of what is called destitution, the only income, other than that supplied by the parish, being the earnings of the children, the wife being required to act as nurse. The amount of relief was nothing in money, and £5. 9s. $2\frac{1}{2}d.$ in meat, bread, and groceries, or $3\frac{3}{4}d.$ per head. In the same week 19 families were relieved on account of the sickness of the wife, or of one or more of the children. In these cases the father is also in a state of destitution, for if in work he would not be relieved, and the amount given to the 104 individuals of which the families consisted was £2. 13s. $3d.$, all in bread, meat, grocery, or wine, or three-farthings per day for each individual.

And now, to illustrate the system in greater detail, which cannot be better done than by transcribing the following cases from the 'Evening Standard' of July 11th, 1866.

CASE I.

H., aged 48, shoemaker; wife, aged 47; five children, four at home; one daughter, aged 18, in service; boy, aged 16, a shoeblack; boy, aged 12, goes to ragged school; girl, aged 11, who nurses the youngest, an infant. The whole family are only just recovering from fever, one having died. Relief, *one loaf and a half of bread and one pound of meat three times a week.* This family, the man, his wife, and the four children, live in an upper front room of a wretchedly dilapidated house, of which the walls, the roof, the doors, and the floors are all decayed. The room itself contains 750 cubic feet, but cannot be taxed with want of ventilation, because there is scarcely a whole pane of glass in the window. When the family was ill the woman had protested against obscene singing in the street on a Sunday evening, upon which a volley of stones was sent, which broke ten out of the twelve panes. It is utterly impossible to describe the dreadful destitution of this once respectable family. A few weeks ago they were all lying in one bed with fever, with scarcely a morsel of clothes to cover them, neither sheets, blankets, rugs, nor linen, and destitute even of the commonest food. The daughter in place has assisted the shoeblack to pay the enormous weekly rent of 3s. They toasted

the bread to make the semblance of tea ; and they have parted with the last articles of clothing to preserve life. If any one could see the thin and haggard appearance of the man, whose eyesight is dimmed by exhaustion and whose body is wasted with want, sitting without shirt, without coat, with nothing to cover him but a ragged pair of trousers and a tattered waistcoat, and think that this man has been for many years a respectable artisan, he must be forcibly convinced either that the sources of charity are all dried up, or that its blessings fail to fall where they are most required. And then turn from him to the woman. She had rheumatic fever not long ago, and is just recovering from the fever now. She is trying to do a little washing. She too has scarce enough clothes to cover her, for she is without shoes or stockings, and with nothing on her but a single skirt, black, dirty, and torn, and yet she remembers the days of happiness and prosperity, and even now believes herself entitled to some considerable fortune. She cannot beg, and they struggle on from day to day, almost from hour to hour, with nothing but starvation staring them in the face. And there, still in the corner, lie the bare and hungry children, looking pale and exhausted from the fever which has scarcely left them. From whence is to come the food which is to make

them strong? Often has it fallen to our lot to see destitution and disease hand in hand, but never worse than this; and better a thousand times that we should repeal our Poor Law altogether than that its administration should cloak such destructive misery without attempting to relieve it.

CASE II.

But now we have a drama to describe which has begun and ended in the last six weeks. Within a few yards of the Westminster Bridge Road, in a narrow street called Webber Row, there lived and died a man who was in the prime of life, industrious, sober, a good husband, and a kind father. For seventeen years he hawked vegetables through the same round of streets, and had established a connection which was probably as safe as such a precarious occupation ever yields. His wife also had been brought up to sell flowers and ornaments in the street; so that between them they had managed to acquire a tolerably comfortable home, and had well provided for a considerable family. For some time misfortune pursued them: the markets were unfavourable, the sales bad, the losses considerable, and several children were taken ill and died, not less than nine being buried at their own expense. For a year nothing but casual employment was to

be had, and during the last winter there was a hard struggle against starvation, which was borne with heroic fortitude, in order to avoid an application for parish relief. At this time, for the sake of cheapness, they removed to their present place, and it is probable that privation was the predisposing cause of their taking the fever, which is never absent from this fatal spot. Here the houses are built upon a bare and undrained soil, the floors are two or three steps below the level of the street, and the boards are either all decayed, and resting upon the ground, or they are loose and undermined by rats, whose runs communicate with the drains beneath. In the front upper room, not more than twelve feet square, we found the man, his wife, and three children, aged respectively fourteen years, four years, and five months. In the corner opposite the door was the single bedstead, with its coarse straw mattress, thin flock bed, and single rug, and upon it lay the man, with blackened lips and parched tongue, wandering in the low delirium of typhoid fever. He lay upon his back, unable to move, or to help himself. Side by side lay the daughter, scarcely in a better state, and across the bottom of the bed lay the infant fast asleep. It was the eleventh day of the man's illness, and the ninth of his daughter's, and yet the wife, who was the only nurse, had no change of

linen, and a single sheet was all that she possessed. She told us that she had put flannel on her husband whilst she washed his shirt, and when she had used it for him she did it likewise for her daughter. For three nights she had nursed him without intermission, and almost without food. Her mother had paid the rent the week before, and she had pawned all she had for a little tea and bread. The parish surgeon had been to see him, and thought him too ill to be removed, and he had ordered meat and bread a few days before our visit, and on the same day both were repeated, with the addition of some wine. In a few more days matters grew worse, the woman lost her milk for the infant, the last pawn-tickets were sold for a morsel of food, and money borrowed to pay the rent. The beef and wine were religiously given to the patients, and the bread consumed by the rest. After eight more nights of miserable watching the man died, and the widow and her children were humanely taken in by a woman downstairs, and were permitted to lie in a corner of the room upon the broken floor. The whole value of the relief before the man's death was exactly 8s., and this included a sheet which cost the parish 2s. 2d., the rest consisting of meat, and bread and wine. The man died on Sunday, the 24th of June; he was never visited by any one

but the surgeon, and nothing was given except that which was recommended by him for the patients' use. The corpse was kept a week in the house; and can it be believed that the woman and her children now occupy the same room, and lie upon the same fever-poisoned bed, without any cleansing process having been adopted to prevent infection? For days the girl's life hung upon a thread; the same amount of meat and bread have been continuously ordered, and brandy given, but nothing whatever has been done for the widow or her children, who are now reduced to the very verge of starvation. She cannot leave for a moment; the girl of fourteen is still an invalid, and the others are entirely helpless; rent is accumulating week by week, and until health is restored there can be no hope of work, and not much then. The last black dress has now been pawned, and they are living upon the proceeds. But we may be told that these poor people are content, and do not complain; that they hide their feelings, and do not ask for what they need; that the patients are supplied with all that the doctor orders, and that no one can be blamed for a result so common as death—sad as it may be.

And granting all this, and that the bread and meat is received day after day with silent thankfulness or sullen despair, does that excuse the system

of administration, or remove the stigma of responsibility from society itself? Surely if a system undertakes the management of the sick poor, it ought to contemplate the possibility of uncomplaining want, and be prepared to offer comforts of which the poor themselves may be entirely ignorant. But the fact is, they are all incredulous of help; no one expects to be relieved; and they take as a matter of cold routine the little that is given, without daring to ask for more. No one can tell the silent agonies of the sick poor but those who visit them; and in their miserable and crowded dwellings is displayed the same noble and uncomplaining endurance which forms the characteristic of every class of Englishmen when they are called upon to suffer in their own or their country's cause.

But again, admitting that no one was to blame, is not the death of this man fairly to be regarded as a social murder? Whose fault is it that the whole street forms a perpetual hot-bed of fever, pregnant with death?

Why is it that no means have been taken to purify the room in which the patient died, and, instead of permitting the inmates to return to the poisoned bed, why has it not been burned? Is there one single circumstance connected with this melancholy case which reflects anything but obloquy

on the Poor Law system? If the man and his child were to be treated like human beings, £1 per week would not have sufficed to give them a chance of life. How many comforts did they require besides meat and bread? Where was the linen to change them, the soap to wash for them, the firing to cook for them, and assistance to relieve the unhappy wife from the exhausting labour of nursing them night and day? There is not even the merit of economy; for it would have been wiser to spend £50, and preserve the life of a healthy middle-aged man, able to maintain his wife and children, rather than to have the alternative of providing for them for years to come, or of leaving them to exist as best they can, and become vagabonds upon the streets.

And, lastly, where is there a trace of that noble religion which we desire to carry to every corner of the earth? Here, under the very shadow of its temple, the poor lie neglected and forgotten. The very object of religion seems entirely changed. The great Exemplar spent his life in visiting the sick and in doing good; but we seek heaven for ourselves, and leave the sick and poor to the tender mercies of an official system. What is it to us if the homes are poisoned and the poor die? Do we not pay the rates for their relief, and is there not a

sanitary officer and a Poor Law staff? If these are not sufficient, send them to the hospital. There, at least, will be advice and help; and we speak as if it was nothing to take the poor from their own homes, and remove them from their dearest friends. It is easy to put our hands in our pockets and subscribe to public charities, but hard and troublesome to take a practical interest in the well-being of the poor.

The fact is, we seek to separate two things which no man can put asunder. In one of our most important social laws, we have attempted to isolate benevolence from personal self-sacrifice, and we have signally failed. The public must be taught to regard the care of the poor as a matter of personal religion, not to be compounded for by subscriptions, however large, nor prayers, however long. It must be regarded as a greater privilege to be an almoner of the public than a giver of money; and we must imitate the admirable practice of the Jews, who constantly leave money to their children, not for the purpose of self-indulgence, but to be distributed by actual visitation amongst the poor. When the public shall have been thus educated to visit and relieve the poor, the present niggardly system must at once give way. Could any man or woman of sense and feeling become the voluntary instrument

of human torture, such as a relieving officer must be in St. George's, Southwark? Impossible! How could they see a starving yet devoted wife watching her dying husband, night after night, without an attempt to help her? or could they listen to the cry of naked and hungry children without seeking to enlist the sympathy of the officer with whom rests the power and the funds to relieve them? The visitor might have nothing of his own to spare, but he would be enabled to obtain help from the public funds, as the members of the visiting committee do from the funds of the Jewish Board; and without doubt an army of volunteers would be forthcoming for such noble work whenever they shall be called upon. Then, as in Paris, would a thousand works of charity spring up, which, under the ægis of the Poor Law, would really perform that which they take in hand. No longer then should we have proposals to rescue a few hundred children from the streets, leaving ten times the number unrelieved and uncared for, and the cause of their destitution quite untouched; then would the clergy rejoice in being relieved of a responsibility which does not belong to them; their care is for the soul and not for the body, and their principal office is now frustrated by the necessity of helping out the shortcomings of the Poor Law. Leave

them free to their own duty, and turn over the army of visitors of the poor to the executive of the Poor Law, that they may become at once the almoners of the public charity, and the enlightened help-mates of the official staff appointed to relieve the poor.

CHAPTER V.

THE VISITING COMMITTEE OF THE JEWISH BOARD OF GUARDIANS AND THEIR REPORT.

It has been observed by a distinguished French philanthropist, whose life was spent in visiting the poor, that the charity which gives in gold only is least deserving of the name. The truth is obvious: no one would think of placing in the same category the donor who, whilst enjoying the comforts of his luxurious house, dismisses his charity with a cheque to the Cholera Fund; and that noble band of self-devoted women who, it may be without the disbursement of a single penny, minister patiently to the wants of the suffering victims, and soothe their dying moments with heroic care. Man shall not live by bread alone, nor is the most perfect ministration to his physical wants all that he requires. The deepest sorrows are not soothed by money,

whilst kind looks and sympathies soften the hardest pillow, even when a cup of cold water is the only offering.

Now it is a sad fact that nearly all the institutions of this rich metropolis tend to deprive the charitable donor of his chief reward. There is no opportunity of bringing him into contact with the recipients of his bounty. There are schemes without end for doing charity by proxy, and to relieve the rich from any troublesome self-sacrifice; and we pour our thousands into the coffers of a hundred institutions with a sort of general and indefinite hope that good will come, forgetting that all our goods may be given to feed the poor, whilst the essence of charity itself may still be wanting. Subscription-lists of noble Christians are paraded in every journal, and amongst them are thousands who never saw a pauper dwelling, or who gave up one moment's pleasure to the welfare of the poor. They bestow their alms upon the wretched through the ordinary channels of relief, and care not how soon their liberality is known; but few there are who will give time and trouble and sympathy to the poor, which are infinitely more valuable than gold, though far less easily bestowed. Thus charity is altered in its character, and is deprived of more than half its blessing. There is no love be-

tween the giver and the receiver. We are solicited by a thousand circulars to support an institution of which we have scarcely heard, and which we have never seen, whilst there are thousands at our very doors who need our sympathy and care. We are startled into a fit of temporary enthusiasm by the horrors of a plague, of which we may be ourselves the victims, and we answer the appeals as we do those of an importunate but skilful beggar, and dispense our bounty chiefly that he may soon be gone. On the part of the giver there is no sense of personal sacrifice, of service rendered, and of benefit conferred ; on the part of the receiver there is no opportunity for gratitude, and no interchange of more kindly sentiments, which are as necessary to the education of the rich as they are to the elevation of the poor.

These remarks apply, with peculiar force, to the administration of the Poor Law. From the first moment of distress, however it may come, the paupers are brought into contact with a cold and heartless system, from which every trace of sympathy has been most carefully withdrawn. First of all, he is compelled to apply to a paid official, who questions the reality of his destitution and the very nature of his wants. He is regarded as an impostor until the contrary is proved, and there is no one

to relieve him kindly of the pain and degradation of detailing the history of his own misery to incredulous and heartless ears. No wonder that his tongue is tied, and that he receives in thankless silence the dole of bread and scanty casual relief which is to provide for his starving family until the meeting of the Board. Here again, also, his troubles are paraded and his feelings shocked by an investigation which is little better than a sham; and the sorrows of a widow and her three young children, whose bread-winner has died by an accident and left them utterly destitute, are solaced in less than a minute's consideration by the weekly allowance of half-a-crown, two loaves of bread, and six-pennyworth of grocery, without one single word of kindness.

And in the workhouse the same process goes on. The master is paid, the matron is paid, the doctor is paid, the nurses now are paid, and even the clergyman is paid to perform his meagre duty. Nowhere is there a trace of disinterested charity, and the sense of thankfulness is diminished, if not entirely destroyed, because the recipient sees no personal sacrifice made for him by any one, and is led to think that charity by Act of Parliament is nothing but a right. The officers may be individually kind, and may perform their duties with

conscientious care; but active philanthropy is allowed no place, and the introduction of voluntary assistance into the administration of the Poor Law has been regarded by the Guardians with such extreme jealousy as to lead to its complete exclusion. Hence it is that Christian ministers hold themselves aloof from this heartless organization. Nowhere in London do they act in harmony with the authorities of the Poor Law; but, on the contrary, they condemn its inefficiency, and try to supplement its miserable shortcomings by a system of local visitation, which consumes their valuable time, and is, after all, totally inadequate to the work in hand; whilst Christian people, unable otherwise to find an outlet for their noble instincts to benefit the poor, are driven to the distribution of tracts and soup-tickets, which too often breed contempt instead of gratitude, because they have no obvious relation to the necessities most required, and therefore constitute no effectual relief.

Very early in their history, the Jewish Board of Guardians discovered the impossibility of treating their poor by pure officialism. It was easy to attend the Board, to hear the statements of the poor and the reports of the inquiry officers, and to administer relief on a scale to be determined by some arbitrary rule, or by the state of the exche-

quer; but they found that these operations were totally inadequate to make any real impression on the habits and character of the poor, and that a practical interest in their welfare must be shown, not only to eliminate the nature of the distress, too often concealed from official ears, but to administer the kind of assistance which was likely to relieve them best.

In the year 1861, therefore the Board appointed twenty-five (now increased to thirty) gentlemen as a visiting committee, and in the first year of its existence 300 cases were confided to one or other of its members for special visitation. These gentlemen, having discovered that cases occur in which female investigation and advice are very necessary, invited the co-operation of some ladies of intelligence and experience, who kindly undertook to visit and report upon such cases when required to do so.

This visiting committee, although acting in complete harmony with the Board, does not usurp the power of relief; it informs and suggests, and, when deputed by the Board, it carries out that which is determined upon. Its first duty is to become intimate with the state and requirements of the poor committed to its charge. There are many cases of a complicated character which are much better

investigated by private persons than by officials. The shamefaced poor—and it is significant that there are many amongst the Jews—have thus an opportunity of explaining misfortunes in secrecy and confidence, which it would be impossible to reveal in public to the officials and the Board; they appear, as it were, by counsel trusted by the court; their self-respect is preserved, and they are not necessarily humiliated by contact with the line of hardened poor who stand waiting at the doors. The counsel suggests the most appropriate treatment, which is rejected, modified, or adopted as experience may dictate. And lastly, the visitor becomes the almoner of the Board, that the public bounty may be carried to the heart as well as the home of the recipient with a loving hand.

Each visitor then takes a certain number of pauper families under his special care. He is required to visit them from time to time; he is to see that the applicant makes the most of his own resources; that his friends help him, and that no demand is made upon the funds of the Board, until all the fountains of private charity have been opened up and exhausted. If employment only is wanted, the visitor is expected to help the applicant, by advice and influence, to obtain work. If emigration is desirable, he is to recommend it in the

proper quarter and see it carried out. If sickness be the cause of distress, the visitor must see that the patient is duly attended by the medical officers, or sent to the hospital where he is likely to obtain the advice and aid most suitable to his case. During the absence of the sick parent, he is to charge himself with the support of the mother and children, lest the home be broken up. And when the patient comes out of hospital, he is to see that he returns to his employment, withdrawing the assistance judiciously, that idle habits may not be fostered.

If the applicant be a widow, he is to see that she does not starve; he is to enlist sympathy on her behalf; he is to take care that her children be fed and sent to school, or to one of the asylums destined for their support. If of proper age, they are to be apprenticed to a trade; and it is his duty to see that the master also performs his duty towards them. And if the applicant be aged and worn-out, the visitor is to use his influence to get him admitted into a fitting almshouse, and to take care of him until he gets there. In this way, the visitor pledges himself to carry the poor person through his difficulties, whatever they may be, restoring the unfortunate to independence where it is possible to do so, and doing all he can to improve the

physical and moral state of those who are confided to his care.

And now let us turn to the reports, and see what the visiting committee say of the condition of the Jewish poor.

In the first place, we may notice that at the commencement of the present century, nothing could be more lamentable than the moral and physical condition of this remarkable race. Mr. Colquhoun, the intelligent and active Magistrate of Middlesex, who published a treatise on the Police of London in 1806, and therein describes the condition of the lower orders, regarded the Jews as the principal promoters of idleness and profligacy amongst the London poor. "Educated in idleness from their earliest infancy, they acquire, says he, every debauched and vicious principle which can fit them for the most complicated arts of fraud and deception; to which they seldom fail to add the crime of perjury whenever it can be of use. From the orange boy, and the retailer of seals, razors, glass, and other wares in the public streets, to the shop keeper, dealer in wearing apparel, or in silver and gold, the same principles of conduct too generally prevail." Again, he attributes "the progress and increase of crime to the deplorable state and condition of the lower order of Jews, who,

being totally uneducated and excluded from ordinary occupations, were driven to resort to those tricks and devices which ingenuity suggests, to enable persons without an honest means of subsistence to live in idleness." He condemns the mode in which the Jewish poor were then relieved, and he calls upon the opulent and respectable Jews to devise some means for rescuing their community from the reproach too justly cast upon them.

Dr. Van Oven described the poor in nearly same terms in 1801. He showed that boys were engaged in the purchase of false money, to be resilvered and sold again ; and he called loudly for "an effort for bettering the condition of the Jewish poor, by relieving the helpless, instructing the children, and diffusing among them a knowledge of handicraft trades, without any infringement of their established religious customs." It is clear therefore that the moral and physical condition of the Jewish poor was, at the period in question, extremely low, and at least as bad as that of the Christian paupers in the same district.

But when we turn to the modern reports of the Jewish Board of Guardians and their visiting committee, we find, everywhere, tokens of the improvement which has taken place in consequence of their enlightened efforts. The magnificent schools have

improved the general state of education and morality. Cleanliness, formerly so neglected, especially among the foreign poor, is beginning to be valued for its own sake. The bath tickets are now asked for, and the former hostility to their use, which required a considerable amount of persuasion to combat, has now almost disappeared. The judicious and prompt attention to the real wants of the poor, and the direct influence exercised by the ladies and gentlemen visitors connected with the Board, have induced habits of cleanliness hitherto unknown, or, at least unpractised, the effects of which are to be found in the improved appearance of the dwellings of the poor, and in the absence of those debilitating causes which predispose to epidemic disease. The visiting committee report their conviction that the moral and physical condition of the Jewish poor is rather above that of other denominations, and that a gradual and steady progress in improvement is still going on.

Further on, attention is drawn to the peculiar difficulties connected with the relief of strange immigrants, who, being unacquainted with the language and habits of the country, and without any useful or lucrative occupation, live in a state of abject poverty, from which in many instances they only emerge in the second generation. And here it is to be observed that the Jewish Guardians take it for

granted that the second generation will emerge from pauperism. They have full confidence that the education afforded in their schools, combined with their system of relief and apprenticeship, will certainly result in future independence. Can the Guardians of the English poor anticipate as much of their system? Nay, is it not certain that the second generation of English paupers will be worse than the first? for they have been taught nothing but privation, and are brought up to nothing but the endurance of chronic misery. Then the committee point out the lamentable fact (common also to the English poor, but thought of no importance by the English Guardians) that the bulk of the lower classes follow occupations of a most precarious kind. They notice with regret a vast company of cigar makers, cap and slipper maker, clothes renovators, itinerant glaziers, sellers of fruit in the streets, and shoeblacks. Such employments are naturally liable to alternations between constantly recurring periods of slackness and earnings only just sufficient to maintain the family in a greater or less degree of poverty. And the committee impress upon the Guardians the duty of watching over the apprenticeship of children, and of bringing them up to trades where the employment is more regular, and where there is, at any rate, more chance of obtaining higher wages; and

they urge upon the community at large that they cannot exercise a greater or more lasting charity than by taking into their employment Jewish boys and girls who, intelligent and well educated as they generally are, are debarred from accepting lucrative engagements solely on account of their refusal to work on Sabbaths and holidays.

Now, where shall we find in the whole series of Poor-Law reports to Parliament a sentence so important as the one just quoted? The Guardians of the English poor cannot point to a single instance in which a pauper child, in the receipt of out-door relief, has been apprenticed to a trade. There is no effort made whatever to give the children of the poor a trade or occupation by which they may hereafter hope to gain an honest living. The Guardians do not in the least care what becomes of the many thousand children who are mainly depending on them for support; and the certain consequence is, that they are driven to the very precarious means of subsistence which the Jews combat as one of the greatest evils in our social state.

Slight exception may be taken to this sweeping condemnation in the apprenticeship of a limited number of children educated in the pauper schools; but even in these cases the care for the children generally ceases when the deed of apprenticeship

is signed, and from that moment they are left to themselves. It is by feeding, educating, and apprenticing the children that pauperism is destroyed. That the Jewish children are fed is proved by their ruddy faces and healthy looks, by the absence of scrofula, rickets, and the diseases incident on want of food. That one-tenth of their entire community should be under gratuitous instruction is proof that the poor are not left in ignorance. The benevolence of a single family secures that they are clothed, and the Guardians do their best to improve their homes and to give them the means of earning an honest livelihood.

Lastly, the visiting committee of the Jewish Board draw attention to the condition of the dwellings of the Jewish poor, which, in common with those of the whole of the humbler population of London, remain in a deplorable condition, combining a minimum of comfort with a maximum of rental. They refer to the fact that five per cent. can be obtained by the erection of suitable dwellings, if conducted with prudence and on a sufficiently large scale; and they state that nothing tends more to raise the moral and physical tone of a population than clean and airy habitations, with light, water, and proper drainage. They say, truly, that the humbler classes are so fully aware of this, that they

immediately seize on any improved dwellings which may be erected ; and despite the many uncertainties and privations to which they are exposed, it is rare indeed that they are defaulters as regards their rent. This being so, they hope that before long many more improved habitations will arise in place of the fever-haunted dens to which so many of their poor are now unfortunately condemned.

These observations are worthy of all support. They show that the Guardians fully appreciate the intimate connection between sickness and pauperism, and that wholesome food, decent clothes, and lodging are as necessary as education. One of these omitted, the rest are thrown away. We must have health, strength, and decency, if education is to be useful and a religious life attained ; and until this connection be recognized, our efforts to improve the poor and diminish pauperism will be utterly thrown away. The same authorities who are entrusted with the treatment of pauperism must have the power to take away its cause. The Guardians of the poor ought to see that they are housed as a matter of public economy, and as a bulwark against the flood of pauperism which is threatening to overwhelm us. Were it not for the constant immigration of destitute foreigners, there can be little doubt that pauperism would soon be less prevalent among the Eng-

lish Jews than among any European society. Misfortune and sickness will never cease to produce poverty and distress, and to supply objects of sympathy and benevolence ; but the sting of these evils is taken out by education, which fosters honesty, frugality, and prudence ; and by the observance of hygienic laws, which tell how much the prosperity and happiness of a people depend upon rearing the children in health and strength, and in preserving the mature individual from preventible disease.

CHAPTER VI.

WIDOWS AND ORPHAN CHILDREN.

FEW persons have any just conception of the nature of pauperism. The name is associated with an idle, good-for-nothing family, clothed in filthy rags and careless of everything so long as they get enough to eat and drink without trouble or work. But, in reality, no greater mistake exists. The proportion of really able-bodied males does not amount to one per cent. of those relieved; all the rest being disabled more or less completely by sickness, infirmity, old age, or some special visitation which has deprived the individuals of their ordinary means of support.

Thus widowhood and orphanage constitute thirty-five per cent. of London pauperism; 10,000 widows and 25,000 children being constantly on the books. The relief of this class is the most difficult and im-

portant duty undertaken by the Guardians of the poor; upon its successful management the diminution of pauperism mainly depends, as it comprises a very large proportion of the rising generation, whose habits and mode of life determine the future independence of the labouring class.

It is instructive, in the first place, to observe that, in proportion to the total number of females over twenty years of age, there is two per cent. more widowhood in London than in the south-eastern district, which includes Kent, Sussex, Hants, and Berkshire. The excessive waste of adult male life is due to the weakly constitution of the Londoner, to the over-crowded and unhealthy dwellings of the labouring classes, and to the struggles, trials, and habits of London life. Compared with the country, husbands die earlier, and the period of widowhood in London is therefore longer than it is elsewhere; and the difficulties of the most industrious mother are greatly increased when the children are so young as to require her constant care, because she is then practically unable to work.

Not only do the difficulties of a London widow begin earlier, but they are augmented by a variety of peculiar circumstances which greatly interfere with her bringing up her children respectably and well. All the essentials of existence are less easily

procured. Rents are dearer, cleanliness is difficult, and food suitable to the young much harder to obtain, milk especially being dear and bad, and vegetables scarce. The conditions of life also are not so healthy; sickness is more prevalent, more costly, and more difficult to manage; and whenever it occurs, it paralyses the mother, whether she work at home or not. All the cares of a family are also greater in town, for, if the children are to be brought up honestly and well, they must be clothed respectably, and jealously guarded from the contamination of the street. And lastly, the great abundance of female labour and the excess of widowhood increase competition and reduce the wages earned.

Notwithstanding all these drawbacks, it speaks well for the industrial classes of London that a much smaller proportion of widowhood is publicly relieved than in the rural districts. According to the census of 1861, there were 130,534 widows in London, of whom 5·7 per cent. were relieved on the 1st of January, 1866; whereas in the south-eastern district there were 65,462 widows, of whom 8·4 per cent. were relieved by the Guardians on the same date. The general standard of relief in London is 20 per cent. less than that in the rural district named; it would seem, therefore, that the Guardians in the country Unions are much more

liberally disposed than they are in town. More widows and children are relieved, and more relief is given; and when all the advantages of the country are taken into consideration,—the closer association between rich and poor, the garden-stuff and milk often freely given to deserving objects, the village school, and other advantages,—it may be fairly estimated that the resources of a country pauper widow are at least double those of one in town.

Now, in the first place, it is necessary to examine the principles of management inculcated by authority of the Poor Law Board.

The orders officially issued for the instruction of Trustees and Guardians of the poor are prohibitory in their nature, that the widest discrimination may be exercised by the local power. Thus there is no absolute restriction in the offer of the workhouse to any case in which there is a suspicion of imposition or wrong; but out-door relief “cannot legally be given to a widow without children for more than the first six months of her widowhood,” the intention being to show clearly the opinion of the Commissioners that such cases are not entitled to relief out of the workhouse, unless there should be special reasons to the contrary. “This permission is given,” say they, “with the view of enabling persons thus situated to have an adequate interval for

the purpose of making such arrangements for their support as their altered condition may require ;” and this consideration for the poor is generally characteristic of all orders and instructions of the Poor Law Board. So also, in the case of widows with families, there is the fullest authority for their relief in their own homes ; not that the Guardians are forbidden to order them into the workhouse should they find it necessary to do so, but because the general policy is to leave the children under the care of the mother, who is expected to work for their support to the full extent of her ability, to superintend their clothing and education, and to care for them generally as a mother alone can. But in the instructional letter upon the relief of able-bodied widows with children, the Commissioners have not laid down the principles of treatment with their usual clearness and success. There is an absence of consideration for the poor, and the subject is treated upon the narrowest economical basis, as though the object were to put off the duty on any other shoulders than those of the Guardians. The whole tone of their letter is calculated to contract the amount of relief, and there is absolutely no mention of the principal object for which it is required to be given, that being left to the uncontrolled opinion of the Guardians themselves.

The terms of this letter are most important. The Guardians are instructed "to administer out-door relief to able-bodied widows and their children with great circumspection; they are to take into account that when small weekly allowances in aid of wages are made, they too commonly serve to excuse relations from the payment of contributions to a larger amount; and that the out-door allowances, when given indiscriminately in widowhood, tend to put an end to provident habits, in respect of insurance in sick clubs or otherwise. It should, moreover, be borne in mind, that allowances made by the parish to able-bodied widows in employment do not always confer the advantages intended, inasmuch as their wages are commonly reduced in consideration of the allowance from the parish; and that such reduction of the wages, combined with the excuse furnished to relations or friends for withholding their contributions, together with the pauper habits thus engendered, often renders such allowances an injury rather than a benefit; whilst in some districts this class of able-bodied widows may be so numerous that their labour, thus depreciated at the expense of the ratepayers, may be substituted for the more highly-paid labour of independent labourers. The Commissioners trust that the Guardians will seldom find that the ordinary

rate of earnings of able-bodied women is so low as not to enable them to support one child at the least, and that the Guardians will not adopt any such general rule as that of relieving all widows with one, or with any fixed number of children, but will make a careful inquiry into every case thus to be relieved."

It is clear that an entire misconception of a widow's responsibility pervades the whole of this letter. Here, as in the annual reports, a widow is classified and spoken of as an able-bodied person, as if mere health and strength constituted the essence of ability to perform the duties which are imposed upon her. But there is no parallel between the case of a widow burdened by a young family, and an unencumbered woman free to work. The widow works with a millstone round her neck. She earns less wages, not because she receives relief, but because she does less work, the greater part of her time being necessarily occupied in looking after her children. The allowance from the parish never enables her to enter into unfair competition with independent labour until it has paid for the time she has devoted to the family, and for the food, clothes, and education they require. Under such circumstances, it is impossible to depreciate the value of labour in London, if the relief be expended properly; and the real

difficulty is to take care that it is not wasted by drunken and careless mothers, as it is too often now. Nor are provident habits to be forced upon the working classes by stinting the relief of their orphans and their widows. Improvidence and imprudent marriages are to be remedied by education alone; and whilst the gratification of passion is the highest motive of which the man is capable, there will be no consideration as to the means by which his children will be provided for in case of death. There remains, then, only the argument that indiscriminate relief prevents the assistance and contributions of friends and relatives. In this case it is the indiscriminate character and not the amount of relief which is likely to deter them. It cannot be pretended that it would be right to pinch the widows and orphans as a class, in order to force the friends of a few individuals to contribute to the maintenance of those connected with them, and such was scarcely the intention of the Board. All they mean to say is, that due inquiry ought to be made,—that friends should be called upon to assist if they are able to do so, and, the amount so contributed being known, the Guardians are to regulate their relief accordingly.

But the great fault of this letter of instruction is, that it fails altogether to point out the true object

sought to be attained in the administration of relief, which is, that the young shall be brought up in health and habits of cleanliness and industry, which shall depauperize them, as soon as they shall be able to work. When a widow has illegitimate children, she is forced into the workhouse, and her children are sent to a school which is certain to raise them above the pauper level. Is not the feeding, clothing, and education of an honest widow's son just as important as that of one condemned to the workhouse for her immoral life? Whose anxiety is likely to be most severely taxed that the children shall be brought up to an honest calling, and be well fed, that they may have strength to pursue it? As a matter of feeling there can be no question; and as a matter of morality the children of widows who conduct themselves respectably have undoubtedly the higher claim upon the public bounty.

What, then, are the ordinary resources of a London pauper widow? In the first place, her efforts are liable to be temporarily paralyzed by the loss of her husband; and, although she has usually the sympathy of friends, she is nevertheless entitled to special consideration, and ought to be liberally treated until calm enough to look her difficulties fairly in the face. Unfortunately, the education of

the lower classes has not been generally such as to give them any great resource to fall back upon when thus left destitute. Of 227 widows on the Islington relief list, 60 get their living by charring; 59 by washing and ironing; 42 have set up a mangle; 35 are needlewomen, in the ordinary sense of the term; 8 only are dressmakers; and 17 have a special occupation, such as being artificial flower makers, nurses, tailoresses, petty shopkeepers, vegetable saleswomen, etc. etc. Only 25 out of the whole number have been so educated before marriage as to give them the prospect of immediate employment when they become widows; and if to these we add the 35 needlewomen, we have still only a fourth part who are able to do anything special for their families' support.

But even these will have a connection to form before they can earn any important sum, and the difficulties of doing so are enhanced by the requirements of the young family, the necessity of clothing them, washing them, and sending them to school; so that the greater part of the day is thus consumed before any work can be done. Such being the case, let us inquire the lowest sum required to be earned for three children under 14 years of age, which is the average number to each widow in the list under notice. This may be done by reference to the cost

of maintaining children in the pauper schools, where children of the same class are fed and educated,—remembering, however, that the comparison is greatly in favour of the schools, where the food is bought in large quantities at contract prices, the vegetables grown in the gardens more or less cultivated by the children themselves, the clothes and shoes made upon the premises at a very cheap rate, and where the whole organization is adapted to the economical administration of the funds.

At Stepney and Limehouse the food alone costs 2s. 2½*d.* per week; necessities, such as firing and light, 2½*d.*; and clothes, 6*d.*; so that, for the decent maintenance of the children, at the very lowest estimate, the widow will need to earn 8s. 9*d.* a week before getting a bit of food or clothing for herself, or paying the rent of her house and the cost of her children's education. These cannot be estimated at less than 3s. per week rent, 3s. 6*d.* for her own support, and 6*d.* per week for the children's schooling. With the utmost economy, therefore, a widow with three children must of necessity have at least 16s. per week if she is to give them sufficient food, decent clothing, and the moderate amount of education which is to be obtained for 2*d.* per week each. In the parish of Islington the general allowance to destitute widows is 1s. per week for

each child under 13 years of age, and nothing for the mother herself—unless, indeed, her family is extremely young, and she has one or two children still in arms, when an extra 6*d.* or 1*s.* is occasionally allowed. But whenever a child of 11 or 12 years of age gets a place as errand-boy or nurse-girl, and thus earns 1*s.* or 1*s.* 6*d.* per week, the allowance is frequently stopped; and, taking the women and children together, the weekly relief scarcely exceeds 10*d.* per head. Following out our calculation, every widow in Islington, if she does her duty towards her children, is expected to earn 13*s.* per week at the very least.

It remains then to estimate the resources of the charwoman, and of those who go out to work; and, in the first place, we notice that the growth of a connection is extremely slow, and is greatly retarded by the attentions necessarily required by a young family. The children must be washed and dressed, and some one must be there to cook their food, if it consists only of a potato or a pudding. They cannot be left day after day, or even a whole day, with impunity. If they are, they get into mischief, tear their clothes, and destroy the furniture, run wild in the streets, and get an education which eventually converts them into casuals and convicts. If the mother goes home in the course of the day to see

what is going on, she is sure to lose her place before long, for such interruptions interfere with her day's work, and are suspicious of dishonesty—at least they form a good excuse for lessening the wages given. Even when the older children are fit to be entrusted with the care of the rest, or a neighbour's child can be hired as nurse, the highest wages rarely exceed 2s. per day and food; whilst there are instances of charwomen in regular employ who only get 1s. per day, and have to find themselves. A widow can scarcely be spared from her family more than four days a week, so that from 6s. to 8s. per week is the very outside that she can earn if she keeps her children well-fed and tidily dressed. Nor is a mangle a better source of income. Relations, kindly neighbours, and benevolent persons are too apt to suppose that in subscribing for a mangle they are doing a real charity at a small cost, and are enabling the poor widow to obtain a living without again troubling them; whereas it is all but impossible that they can make it pay its own expenses for many months. In the first place, it is difficult to find room for it, many landlords objecting to it on account of the noise and traffic it occasions; and when the room is found, a special rent has to be paid before a profit is realized. Then there is business to obtain—not an easy thing in the midst of so de-

sperate a competition. There are probably some 200 mangles already existing in Islington, forty-eight of which are aided by the parish; not a tithe part of them are half employed, and those of the poor fail first because they are kept in the worst neighbourhoods, to which respectable families object to send. A laundress in a large way of business has her own mangle, and nothing remains for the poor but the custom of small families and of the poor themselves. Business has become so divided that it has ceased long ago to afford a living, except to couples without children, who are able to go round and solicit custom, and collect and return the goods without extra help. It must, therefore, be a good business which realizes more than 6s. or 8s. per week. The average is scarcely more than 5s. per week. Both charing and mangling are precarious occupations. The charwoman is only required now and then, whilst washing and mangling cease when families go out of town, and there are many weeks when the income is thus reduced to less than half.

Now, we have seen that each child under fourteen years of age ought to cost on an average 2s. 11d. per week for food, clothes, and necessaries, such as fire, soap, and light; and that three children cannot be fed, housed, and educated under

16s. per week. Assuming the earnings of the classes we are describing at 7s. per week, the parish allowance at 3s., and casual charity at 1s. per week, which is the very outside, we shall have a deficiency of 5s. per week, which will be saved principally out of the children's food and clothes, if it be not provided by the sacrifice of goods obtained before the husband's death. At this rate £20 to £25 worth of furniture will go in a year, for it will not make half its value when thus sold or pawned, and we may expect a comfortable home to be denuded in less than two years, even when the greatest care and industry has been used to prevent it. The catastrophe will of course be accelerated when the number of children is greater, and may be retarded somewhat when the elder ones are able to contribute something to the general fund.

But if the prospects of a poor widow in Islington be so gloomy, what are they likely to be in Bethnal Green, Whitechapel, and Southwark, where work is obtained with greater difficulty, where charing and washing are scarcely required, where female work generally is badly paid for, and where the parish relief is fully a quarter less?

In St. George's, Southwark, there are 646 children dependent upon widows, deserted women, single women, or those whose husbands are in gaol.

Altogether, there are 912 persons who have to live without the assistance of any adult male helpmate, and the relief to the whole group is £34. 18s. 1d. per week, or exactly 9d. per head. Inquiries have just been completed by the relieving officers as to the earnings of women so placed, and the average of the women is 3s. 7 $\frac{3}{4}$ d. each per week. Furthermore, nearly all the children earn a little, which is estimated at 5 $\frac{1}{2}$ d. each per week. Combining the women and children together, the average earnings amount to 1s. 2d. per head per week, so that the total income per head, including the parish allowance, is 1s. 11d. per week. But this estimate is by no means of itself a fair statement. The number above named form 266 families, who must have at least a room each, which will average say half-a-crown per week. The parish allowance, therefore, barely pays the rent, and the women and children have to provide food, clothes, firing, and every other requisite, on 1s. 2 $\frac{1}{2}$ d. per head per week.

Even this estimate is within the truth. Some women are more fortunate than others, and are able to clear 1s. or even 1s. 6d. per day; but others cannot do so. There is no charring to be done in a locality like this, and the ordinary price of a day's work is only 1s. The needle brings in next to nothing; and a woman must be a quick hand who can

earn 6*d.* a day at slop work, or 1*s.* a day at fine. Furthermore, the necessary food of a growing child cannot be procured for less than 2*s.* 2*d.* per week; and clothes, firing, and other necessities, cost 9*d.* more. In this one small parish there are 1000 children who are not half fed, and whose mothers have literally no money to provide clothes and other necessities.

That this process of slow starvation is common to the whole class of pauper widows is attested by all who are intimate with the habits of the poor. The masters and mistresses of ragged schools describe the children as crying for hunger, and as often falling from their seats from sheer exhaustion.

In winter they have no clothes to protect from the cold, and no vital energy to resist its influence, and in this lamentable condition they are too dull to learn. "Bread and treacle," say the masters, "is the chief maintenance of all their pupils. Not unfrequently we are compelled to take care of the orphans for days together, the mothers having deserted them for dissipation. The real circumstances of the most dissolute widows are, however, no better than the rest, and they would equally fail in supporting their children were they as steady and as industrious as many undoubtedly are." Can any one wonder that a woman should be driven to dissipation and

immorality by the daily cry of hungry children, whose wants no amount of labour will enable her to supply? Under the present system, the only method of obtaining food and education is to desert the children utterly, in which case they would be sent to the admirable pauper schools at Mitcham, where the cost is 11s. 3d. each per week.

That the description here given is not exaggerated is proved from the following histories, which have already appeared in the 'Standard,' and the truth of which has not, and cannot, be impugned:—

A WIDOW IN BETHNAL GREEN.

E. P., a widow; age thirty-eight; with four children, aged respectively fourteen, ten, and four years, and the youngest fifteen months. Our attention was specially drawn to this case on account of the extreme poverty and wretchedness to which the whole were reduced. She came late to the Board, and was admitted by favour of the relieving officer, who had accidentally opened the door of the place where she lives and had recommended her to apply for relief. The same officer gave her an excellent character, and confirmed her story, which was as follows:—She had formerly had a comfortable home; her husband, a carter, getting 18s. per week, and

herself and daughter 3s. or 4s. more. About four months ago he was killed suddenly in the street, and she was left destitute. A small subscription was raised amongst her husband's fellow-workmen, by which a mangle was purchased, and, selling nearly all her furniture to bury him, she removed, with the rest, to her present single room, where the mangle was set up. Her rent is 3s. per week, and she owes 15s. She is allowed to remain only because the mangle is worth much more. After her husband's death she applied to the parish, went before the Board, and was ordered 2s. 6d. per week. After three weeks she was too ill to attend, and did not apply again until now. At present she gets nothing from the mangle—indeed, she has received only 2s. 6d. since it was set up. She does shoe-binding, and makes match-boxes, and she has thus earned about 2s. per week. The eldest daughter earned 1s. per week by making buttons, but she is at present so badly clothed that they will not trust her with material. The wretched hole in which they live is two steps below the level of the street, about nine or ten feet square, and devoid of every particle of furniture. The mangle was the only thing present. They were sitting in the dark to save candle, of which there was less than one inch in the house, and they had nothing but a thin flock

bed to lie upon, which was stowed away in a corner cupboard. The floor was perfectly clean, as were the hands and faces of all the family, but the children were barely covered with worn-out rags, and had, none of them, either shoes or stockings. The eldest girl was a picture of shame perfectly dreadful to contemplate, for she was evidently horrified at being seen in the state she was. She might have a place of service, at once, had she clothes to go in. This family has never tasted meat but once since the husband's death, and for two days before our visit neither she nor her children had tasted bread. All of them had the appearance of starvation—the lips of the youngest boy being as white as paper. This case was ordered, by the Board, 2s. 6d. per week, and the relieving officer gave a rug and blanket on his own responsibility.

A WIDOW IN SOUTHWARK.

A woman, aged thirty-one, with six children under eleven years, the youngest in arms and very ill, applied to the Board of Guardians for permanent relief. The countenance of the applicant bore evident traces of suffering and want, and the children were only half-clad, though as clean and as tidy as could be expected, considering, it seemed certain, that most of their time had been spent in the streets.

Her husband had been shopman many years in a toy-shop, at a salary of £1 per week ; he had been asthmatical for eight years, and died after an illness of only three weeks. The woman had been a widow six weeks, having already received meat and bread several times from the relieving officer. It was elicited, upon examination, that none of the children had been sent to school ; that the eldest girl had been kept at home to mind the baby ; and that the boys had been ordered to go to the ragged school, but that they more frequently played truant than not. The rent of the two-roomed house in which they live is 3s. per week, and the relieving officer reported that it was tidy and clean, and tolerably furnished. The woman stated that she had no means whatever, and no prospect of assistance from relatives or elsewhere. Her occupation had been shuttlecock making, at which she can earn about 4s. per week when work was to be obtained, but she did not expect employment for some weeks, and she was now fully occupied with nursing her sick infant. It was suggested that she must seek new work, that her boy must get employment, and that, unless a certificate was brought that the other children were sent to school, relief would be withdrawn. After full consideration of the case, 3s. and four loaves per week were granted for two months.

Now let us visit this case after five weeks. The employer of her late husband has kindly taken the boy at 3s. 6d. per week. The woman has done a little washing, but it only brought in 2s. in the five weeks. The baby lingered a fortnight, requiring her constant care, and has been buried by selling some of her goods, and with assistance rendered by her husband's relatives. It may be observed that the poor everywhere make enormous sacrifices to escape a pauper funeral. The money from the parish has paid the rent, and as the woman and her children could not live upon four loaves and the child's earnings, goods and clothes have been sold or pawned to make up. The pawn tickets, all dated since the application to the Board, amounted to £2. 10s. There is no prospect of work, and the stock of furniture is nearly gone. After another fortnight we paid a second visit, and found the woman and her daughter hard at work. For the first week they had lived upon the charity, which, thanks to your correspondents, we were able to bestow; but last week the rent remains unpaid, for they were compelled to spend it or starve, and the agent has been merciful, because he knows she has a little work in hand, and will pay when it is done. The order she had from the toy-shop was for two gross of halfpenny, and two gross of farthing

shuttlecocks. The one has four and the other six feathers ; in the latter, two are white, two pink, and two black. The wooden part costs 9*d.* and 6*d.* per gross, according to the size, and the feathers 6*d.* per pound ; but before the latter are used they have to be carefully washed, and the coloured ones dyed. When finished they are packed in paper bags, which have to be made, containing a gross each. She gets 2*s.* 4*d.* per gross for the larger ones, and 1*s.* 3*d.* for the smaller ; and it is doubtful if the profits amount to 9*d.* per gross on the average. She says, "I must sit very tight to make and take home three gross in two days, but my profit on this order will be greater because I had the feathers by me ; but even with this advantage I shall not have more than 2*s.* 6*d.* profit on the four gross, and I shall, of course, have to give it all for rent."

Be it remembered, this woman is not, and never has been, a pauper, properly so called. She is poor, but the idea of dependence was never entertained, and is hateful now. Until her husband's death there was a regular weekly income ; not large, it is true, but evidently so well economized as to give them food and a decent home. The little extra labour of the wife was then most valuable ; but what is it now that the main income has ceased, and what will it do towards the support and educa-

tion of her children? It is easy, also, to find fault with the poor woman's prudence, and think that she has already made unwise sacrifices; but we must remember that she has been in trouble. First, there was her husband's death, and then her child's, and, all at once, it was impossible to reduce the children's appetites to the pauper standard; but the truth is now revealing itself to her, and the sooner they begin to live upon dry bread and tea, the longer will they be able to keep their little home. If you were to offer this woman the workhouse to-morrow, and explain to her fully that her children would be sent to school, well fed and clothed, and that herself would have all that is necessary, and, after all, be lightly worked, she would prefer home and independence, notwithstanding the fullest knowledge of what she will be bound to suffer. Is not this a noble feeling, deserving of encouragement? And what does it save the public? The five children in the pauper school would cost £2. 16s. 3d. a week, and the woman in the workhouse at least 5s. So that the noble devotion of this one woman saves the rate-payers £150 a year, less £13 which they now receive. Is it just that the industrious and independent poor shall be thus treated, and called upon for such enormous sacrifices?

A CHRISTIAN WIDOW IN ISLINGTON.

Mrs. D—— is the widow of a policeman who came from Scotland, and was admitted into the force in September, 1848. On the 26th of April, 1862, whilst on duty in the Twickenham Road, he was knocked into the ditch by a runaway horse and gig, and received a severe injury to his spine, which totally incapacitated him for future duty. He remained on sick leave for two years, receiving his full pay during the whole time; and on the 8th of April, 1864, he was discharged the service with an excellent character, and with a pension of thirty pounds a year. At this time he occupied a house in Hammersmith, and having saved up enough money wherewith to furnish it, he sought to increase his income by letting lodgings. Having a large family, this did not answer, and, with the intention of hawking coals and removing goods, he took a house in Islington at £16 a year, and sold £10 worth of his furniture for the purpose of purchasing a horse and cart. His wife had been brought up “respectably,” in the ordinary acceptance of the term—that is, fit for *nothing*. She could neither wash nor sew, nor do anything useful to obtain a living. She was affectionately fond of her children, and at the time of their removal to Isling-

ton the whole family were most comfortably off. "The children were well dressed and came in a cab," said one of her neighbours, "and two cart-loads of furniture came with them to the house." After collecting ice and hawking coals for a few weeks, the man hurt his spine by over-lifting; the disease, already incurable in its nature, was lighted up anew, and after eight or nine weeks' confinement to bed he died on the 17th of April, 1865, leaving his wife with six young children, all under twelve years of age, utterly without relations or resource. Some of the furniture had been sacrificed to provide food and necessaries during his last illness. When first taken ill, he lay upon a handsome mahogany bedstead and a good feather bed; there was a washing-stand, chairs, and other articles to match, and the surgeon who attended him states that he saw these articles of furniture go bit by bit before he died. Fortunately, his pension was paid a day or two before his death, but the whole was consumed in paying debts and rent, so that the funeral had to be provided at the parish cost. The widow was stunned with her trouble; she let off first one room, then two, and at length the whole house except a single bedroom, in which she and her six children lived. Unfit to struggle with her position, and fully occupied with looking after her children, she parted with her

furniture, and applied to the parish for relief. At first the Guardians gave her 2s. 6d., two loaves of bread, and two pounds of meat weekly,—liberal relief according to the Poor Law standard. This amount was subsequently reduced to 4s. and four loaves of bread per week. Practically this was all that they had to depend upon, though kind-hearted neighbours often helped the children and gave them food. The widow attempted washing, but in vain; want of food took away her strength, and she told her neighbour that no one would know of the tears she had shed, or the pain she had felt in making the attempt. She got a little charring, but it was not enough to keep them, and she was known by the neighbours to go for days without food, that she might give it to her children. Once she got a place as nurse, and left her children in charge of her eldest daughter; but a connection is not easily obtained, and her experience was small, and nothing came of it. The neighbours and the district visitors testify to her honesty, sobriety, and her willingness to work; the latter put the children to the church school, and did all they could to help the family, but the resources of a district visitor are limited, and nothing materially checked the downward course. The children's clothing was soon worn out, they ran naked in the streets, they became unfit to

go to school, and they thankfully received and greedily ate anything that was given them, however coarse and common. There was none who knew them that did not pity them, and even those who were repelled at first by a proud reserve on the part of the mother, melted before the miseries which were so patiently endured. At length illness from want came on, and despair seized upon the unhappy woman. For six weeks before her removal to the workhouse she was observed to sit hopelessly staring into the street, and in tears for days together. All care for cleanliness, all power of exertion, gradually deserted her, and all self-respect was gone. The room remained unswept and filthy, the children were unwashed, and the only article of furniture left was a bedstead, which sold for 4s., and a mattress so dirty that it was burned on her removal. Her case having been reported to the workhouse master, a man of intelligence and philanthropy, he sent for her at once. She was found sitting helplessly in a chair, ill with rheumatism and dropsy, the result of exposure and of want, with nothing on her but a ragged petticoat and a black skirt loosely tied about her. There was neither bedding, nor sheets, nor blankets, nor covering of any sort. The children were equally destitute; for months they had been without shoes, and the eldest girl, in the

language of a neighbour, "was as bare as a robin"—a statement which was fully confirmed by those who subsequently clothed her. The whole room swarmed with vermin. One woman was shocked to faintness when she entered it, and the parish doctor, although accustomed to such scenes, shivered with horror. A year after her husband's death she was thus removed to the workhouse with her five children, the eldest having been clothed and taken as a servant by a benevolent lady who became interested in her fate.

Now, if in any case there be a peculiar claim upon the public benevolence, surely it is in that of a widow whose husband has received his death-blow in the execution of his duty as a public servant, and it is to be regretted that a claim could not be established for a continuation of the pension. The character of the man was unexceptionable, but his service had not been long enough, and his death had probably been accelerated by the accident after his dismissal. These circumstances induced the authorities to ignore the claim made on the widow's behalf. Cases like this are common enough amongst the poor, and the present affords a fair specimen of Guardians' liberality in a parish noted for its religious zeal. This woman and her five children still remain in the workhouse. In the place of 4s. and

four loaves of bread per week, they are now costing not less than 5s. each per week, so that if the trustees allowed her 15s. per week in her own home they would have saved in the ten months which have elapsed more than £30, if she had never been removed. Such is the economy of the Poor Law. It expects a widow to keep her children in health and respectability on $1\frac{3}{4}d.$ each per day; and when they have become reduced to illness and despair it takes them into the workhouse, associates them with a class they have never known before, makes them familiar with deception, imposture, and vice of every kind, and leaves them paupers for generations to come.

After these sickening details it is refreshing to turn to the example of our Jewish fellow-citizens, and to illustrate the foresight and economy of judicious philanthropy in respect to widows and their orphan children, by a case parallel to one just related.

A JEWISH WIDOW IN WHITECHAPEL.

R. A. is a widow of middle age, whose husband died three years ago, leaving her with five small children. He was a tailor, and was for many years in the employ of a large City firm. During his lifetime his wife had not been required to work, and

at his death she was left in three rooms, comfortably furnished, and herself and children had an abundance of excellent clothes. For upwards of two years she lived upon the sale of these goods, doing but very little beyond attending to the cleanliness and education of her children. A few months ago the brokers were put in for the rent of the small room in which they now reside; and for some weeks afterwards she and her children were fed by the neighbours, and particularly by a Jewish tradesman living near. At length, reduced to the extremest poverty, and threatened with starvation, she seeks the Board of Guardians for relief in the shape of a mangle, with which she thought it possible to gain a living. The case, being one of peculiar gravity, was referred to a member of the Work Committee, who was requested to visit and report his opinion to the Board. After due investigation, the gentleman reported that in his opinion the application ought to be refused. He pointed out that there was no reasonable prospect of the mother supporting the children in that way, that she could not leave her family to seek for work, and that she could not attend the children properly and work the mangle at the same time. He stated, moreover, that the circumstances of the poor woman were peculiarly distressing. She was well conducted and respectable, yet per-

fectly helpless as regards working for the support of her family; whilst if she attended to the motherly and household duties, she would accomplish nearly all that could be expected of her. He advised that the case should be recommended as an object of peculiar benevolence, and he undertook, with the assistance of the Board, to see that the family were saved from degradation and eventual pauperism. First of all, application was made to the parish in which they live, and 2s. and five loaves per week were granted under the English Poor Law. Let it be remarked that if it were an English family the relief would be exactly the same in Whitechapel; nothing more would be done, and the woman would be left with this relief to her own resources to manage as she could. But not so under the Jewish system. The Board of Guardians replace the bed and bedding. They apprentice the two elder children to cigar-making, at 2s. each per week; and they allow the woman 3s. per week in meat and grocery, although they are in full knowledge of all that she receives. Mark, also, the consideration with which it is dispensed:—She says, “I go twice a week to the workhouse to fetch my bread and money. I stand for an hour, and often two, to wait my turn amongst a pack of dirty paupers. For some weeks I cried every time to think of the

degradation of being in such foul company ; whilst at the Jews' relieving office they considerately allow me to go when widows only are relieved, that I may escape a similar association." But even here the Jewish bounty does not cease. The visitor was not content with the relief we have described ; but he brought the case to the notice of a wealthy family at the West-end, the members of which undertook to help him in his kindly labour. The lady of the house gave cast-off clothes, the gentleman a pair of boots and 2s. per week ; the daughters made clothes for the children, and all are trying to get one or two into the orphan school ; whilst the crowning act of charity was a gift of money to enable the woman to trade in flannel shirts, by which a few shillings more may possibly be gained. Lastly, all the children not employed go to the infant school free of charge, and here occasionally they are treated to a meal.

And now let us pay a visit to the widow's home. It is in a wretched street, thronged with dirty children, but hers are not amongst them. The room is clean and tidy, the bed wholesome and tidily packed up, and covered with a sheet. The rent is paid, the children are well clothed and clean, their faces are ruddy and happy-looking, and their persons healthy. They were cheerfully looking for-

ward to a humble, yet sufficient meal in course of preparation upon the fire. There was not a single evidence of that degrading misery which everywhere characterizes the home of the Christian pauper widow, and nothing could be more gratifying than to hear the expressions of profound gratitude for the kindness she had experienced from every one who had become acquainted with her case. But it would be erroneous to suppose that every Jewish widow is treated with equal liberality. That is indeed impossible; but it may be safely affirmed that the treatment of the class is based upon the principle that it is wiser and less costly to sustain the orphan and the widow in a condition superior to that of pauperism, whenever it can be done. The object is not to diminish relief, but to prevent pauperism. When this principle shall be recognised in every part of the Poor Law system, the public may hope to stay the flood of pauperism which threatens to overwhelm the prosperity of this vast and wealthy metropolis. In conclusion—

What a humiliating contrast is presented by the histories of these pauper widows! Where is the Christian that does not feel ashamed of a system of administration which can perpetrate such cruelty, and of a state of public apathy which tolerates its continuance for a single day. Miseries are inflicted

under the ægis of the Poor Law which no pen can describe; the parish loaves and the paltry shillings are dispensed without care or sympathy, as if the future of the widow's family was of no consequence, if only they escape starvation; and as if society would not be reckoned with for the non-fulfilment of its duty, and made to pay for its neglect.

CHAPTER VII.

ABLE-BODIED POVERTY AMONGST THE JEWS.

THE special difficulties connected with the relief of able-bodied Jews have been already pointed out, and also the general principles upon which relief is given. Every man in health is treated as an honest man until he is proved to be contrary. Everything is done to sustain the self-respect of those who apply. Efforts of industry are encouraged to the utmost, and recourse is never had to public help until every effort has been exhausted, every source has failed. The miserable foreigner, whom it is difficult to relieve, receives occasional assistance : to help him liberally would paralyze his efforts and pauperize his family ; and so he is reluctantly relieved, whilst the main care of the Guardians is bestowed upon the children that they may escape dependence, and education is conducted in the poor

man's home. It is there only that you can teach home duties and cultivate home ties. It is there that kindliness of heart and self-denying love are most easily acquired, if they can be acquired at all; and it is there also that prudence and forethought, frugality and thrift, are capable of exercise. All these ties are broken in the workhouse, and are only partially obtained at school; in fact, nowhere can the relations and responsibilities of life be so well learned as in a well-regulated home. It would, indeed, be well if the public appreciated more fully the advantages of this old-fashioned institution. Instead of trying all sorts of substitutes, we should then turn our attention seriously to its improvement, in the conviction that the poor man's dwelling is after all a better, cheaper, and more efficient school than the workhouse, the reformatory, and the gaol.

In conducting their operations, the Jewish Guardians begin by ignoring the first principles of the Poor Law, indeed there is not a single prohibitory order issued by the Poor Law Board, which is not neglected every time they meet. Thus the English law forbids relief to be given in the shape of rent; although at the same time the Poor Law authorities are compelled to say that rent is to be taken into account in the relief given, as it is

obvious that if the rent be not paid the tenant will be turned into the street. This restriction originated in a practice common under the old Poor Law, of paying the rent of able-bodied persons in order to diminish the amount of wages they received. In some villages the practice was so general that there was scarcely a cottage in which the rent was not paid by the overseers, whilst in others the parish officers had so many applications for allowances made in this form, that they were obliged to issue public notices that no more rent could be paid. The practice was most rotten and unjust, for the property thus occupied was made more valuable on account of the safety of the rent, and it taxed those who employed no labourers for the benefit of those who did.

To break up this iniquitous system strong measures were, without doubt, required; but a discretionary power ought to have been left in superior hands, because there are undoubtedly many cases in which the payment of rent affords the best method of relief. Suppose, for example, that an honest and industrious man has, from causes over which he has no control, come to distress. His landlord, who is well acquainted with his character, permits him to run in debt for rent. Suppose, further, that the time comes when he hears of work

in a new locality, and that a change of residence presents a certainty of work and independence. Under these circumstances his hands are tied and his freedom restricted. The landlord will not permit the removal of the furniture, because it forms the only security for payment. For want of means for paying the back rent he may be detained for months without work, and brought eventually to the workhouse with his whole family. No help could legally be given him under the English law; but if such an application were made to the Jewish Board, the relief sought would either be given, or advanced in the shape of a loan. Or, to take another case; let us ask what greater charity could be exercised than in paying the rent of a sick and helpless fellow-creature when the bailiffs are threatening to take his bed from under him? It is possible that all his difficulties have come upon him by the visitation of Providence; and why should he be torn from his wife and family, and forced into the workhouse, because the Guardians are not permitted to pay the rent which he owes? In a few days or weeks he may have recovered his health, or passed through his difficulties, and then the payment of a few shillings may have warded off a permanent burden from the rates, and, what is of far more importance, a permanent deterioration of habit and principle from

the man himself, who starts anew on the walk of industry and honest independence.

And it is on this principle that the Guardians of the Jewish poor act. They object, as a rule, to the payment of back rent, but they nevertheless do so without hesitation when it is likely to lead to a permanent and successful issue.

With the full knowledge that relief in the form of rent is open to abuse, particularly when the owners of small house property administer the rates; yet a wider consideration will show that in many cases it forms the most suitable method of relief.

Restricted in the first place to widows, aged people, and all who have special claims on the public charity, it is, as regards the poor themselves, less open to abuse than any other form of help bestowed. They cannot even sell or exchange rent, as they do bread and meat, in order to buy gin. There is no better mode of relieving old people just able to maintain themselves, but not fit to be trusted with money, because they spend it directly in the public-house. To put such people in a respectable lodging, under the supervision of a daughter or a friend, and to pay for the room they occupy, is better than giving money, or even relief in kind. Every large town ought to possess some open almshouses, in which the respectable and aged poor

should be allowed to reside rent-free. This proposal meets the very first stage of aged dependence, for many a couple could still maintain themselves if their rent were paid.

It follows from these remarks that, even in the case of relief in the shape of rent, there ought to be no absolute restriction upon the Poor-Law executive. Looking first of all to the advantages which may arise to the poor, we must admit the necessity of sometimes giving relief in this particular way. And, as far as the public policy is concerned, we must rely upon the personal character and responsibility of the executive, and the interest taken in administration of relief by the ratepayers generally. The Board of Guardians, as at present constituted, ought not to be trusted with the power of relieving the poor by the payment of their rent; but an independent magistrate, supervised by auditors and inspectors, would afford every guarantee against abuse, whilst a great improvement would thereby be effected in the general condition of the poor.

The next most important difference between the principles of relief enforced by the English Poor Law and those pursued by the Jewish Board of Guardians is to be found in the administration of relief by way of loan.

In the amended Poor Law, the principle of relief

by way of loan was not altogether ignored. Thus, if a man were in a complete state of destitution, he would be entitled to immediate relief; and if his circumstances were such as to present a prospect of future independence, it is within the power of the Guardians to declare that the required relief is given as a loan, to be repaid when the more prosperous days arrive. Thus, for example, a servant in place may require relief, and the Guardians would be at liberty to declare that the relief is granted as a loan, to be repaid out of the wages when they shall become due. The Guardians are not permitted to grant a loan where it is not required on account of absolute necessity, and when, in fact, it could not legally be given outright, and entered as relief. This distinction is most important, and forms the real difference between the Christian and Jewish system. The Poor Law Guardians are not empowered to lend money to any one, whether destitute or not; all they can legally do is to relieve destitution where it exists, and declare that the relief is given by way of loan and not absolutely. This mode of relief was more common in the early days of the Poor Law than it is now; indeed the system of relief by way of loan was formerly carried on to a considerable extent in some of the central Metropolitan parishes. It is now discontinued,

because the machinery of the Poor Law is not adapted to secure the supervision that is required, and because for want of that supervision it is found most difficult to recover payment for the relief lent. At the present moment there is practically no relief given by way of loan, unless indeed to a few pensioners, from whom payment is easily obtained through the medium of the public offices.

The Boards of Guardians are therefore forbidden to advance a loan to any poor person, either to enable him to furnish a room, to pay his rent, to set him up in business, or in fact to relieve him from any difficulty or debt which may threaten to overwhelm him in distress, or totally destroy his prospects of future independence.

Before the introduction of the amended Poor Law, the labourer had received so much assistance at the hands of the ratepayers that there was a very wholesome check placed upon all allowances which might seem directly or indirectly to give the pauper labourer an advantage over a neighbour, who, though equally poor, was too independent to ask for aid.

To this feeling it is that we owe the restriction of this kind of assistance; and it may, indeed, be justly urged that if a costermonger had the opportunity of obtaining a loan from the parish to re-

plenish his stock of goods whenever it is lost, he would thereby be placed in a more advantageous position, and would compete on more favourable terms as compared with another who is too proud to ask for help, and who prefers to pay a large rate of interest rather than lay himself under obligation to the public funds.

But the restriction is based upon the assumption that the stock of the costermonger is to be replenished at his own discretion, the Board of Guardians having no voice whatever. It is the assumed impossibility of discrimination which pervades the English Poor Law, and destroys the freedom of relief; and if only the possibility of discrimination be admitted, and the responsibility be made to rest with the Guardians and not with the poor, numerous opportunities will instantly arise in which the loan in question confers upon the poor recipient no advantage which another might not claim with equal propriety if similarly placed. Let us suppose, for example, that a costermonger has been reduced by temporary illness to extreme want. Under the most prosperous circumstances, his capital is small and his income precarious. He has neither been educated nor trained to soberness and frugality. His whole mode of life conduces to habits of recklessness and gambling, unrestrained by religion or even common prudence. Whilst he

is well he struggles on manfully and independently; but his home is bad, ill ventilated, and overcrowded; he is exposed to all weathers, now with abundant food and now with none. He falls ill, and what is to become of him? He sacrifices his stock, he pledges his credit to the utmost, he pawns his furniture, and even in a few days is driven to the last shilling he can raise. Then let us suppose his health restored, and that he is ready again to commence business. A sovereign would set him up, but where is he to get it? If he goes to the parish, they offer him the workhouse; but it is not that he wants. It is no good to him. He has a home already, bad as it is. He has furniture of some kind, and, above all, liberty. And, as he is willing to work, he refuses the test ordered by the law, although at the same time his wife and children may be starving for want of food. And so for want of a little wise assistance he falls from one stage of poverty to another. He begins by begging and ends by crime, and reaches eventually the workhouse or the gaol, making himself and his whole family dependent upon the rates. Now, it is simply absurd to say that a timely loan under such circumstances gives this man an unfair advantage over his neighbour who has not been sick. Nay, is it not clear that of all possible forms of relief, this is the

one most suitable to his case—the one most easily administered without wounding the self-respect we desire to cherish—the one most likely of all to relieve his difficulties? And if the loan be repaid, does not the act of honesty raise him in the scale of independence? and is not all this possible without taxing the pockets of the ratepayers for a single farthing? Here is an example of the English system; and contrast its miserable and short-sighted narrow-mindedness with the wisdom and philanthropy of the Jews.

C. I., aged 45, a widower, with seven children. The eldest boy, aged 16, ran away from home a year ago. The wife died of fever one year ago. The eldest daughter, aged 14, does her best to mind the rest. A boy, aged 12, has a place as errand boy, and brings home 6s. per week. The next is a cripple, requiring constant help. The next is six years old; and the youngest, aged four, is in St. Pancras Workhouse Infirmary, being too ill to leave. The man has gained his living for many years by selling in the streets. When he has sufficient means he deals in poultry and rabbits, but for a long time past he has been compelled to deal in shrimps and other articles which do not require much capital to start with. In the summer he had the fever, and was sent to the Fever Hospital. A friend took

charge of two of his children whilst he was there; the rest were admitted to the workhouse, and as a natural consequence his home was utterly destroyed. After remaining three months in the hospital, he also was received into the workhouse, where he remained until strong enough to leave and attempt some work. The character of the man is superior to that of his class generally. He is reported to be sober, honest, industrious, and devoted to his children; and there is some ground for believing that the Guardians felt it most desirable to give him a fair start when he left the workhouse. Thus he was permitted to go out and seek a lodging. A bed and rug were also given him, and a sum of 10s., which, according to their notions, is liberal relief. And with these resources he joins his two children, taking out three with him, and all six occupy a small room on the third floor of a house in one of the most wretched and depraved courts in the neighbourhood of Hampstead Road, at a rent of 2s. 6d. per week. In a room at the top of a dark staircase, upon which was an old woman of eighty in a state of intoxication impossible to describe, was the man and his other children without a particle of firing or food. There was no furniture except the bed and rug, and a broken chair, upon which the cripple sat against the open window. When he left the

workhouse the man's own health was still delicate, and his voice nearly gone. The weather became bad, and he was confined at home. Rent had to be paid and food found for his family, and so in a few days his capital was nearly gone, and from that moment his chance of gaining an honest living was utterly destroyed. From that time his family has starved. He says, "If I had £1, I think I could do well with it. This morning, a brother costermonger, who did not buy anything himself, lent me 10s. I bought 3s.-worth of shrimps, and if, with my boy's assistance, we are lucky enough to sell them all, we shall realize a profit of 2s., which is all we have to find our supper, the first meal we have had to-day. To-morrow my friend will want the money for his own use, and I must go without. We starve a day, and then, if I borrow enough to earn a few shillings, we are obliged to spend it in food, and get no forwarder." The truth of this story is written on the man's face, and in the misery and squalor of the whole family. If he applies to the parish, he may not be offered the workhouse, because his character is known. He never applies except at starvation-point, and then he is relieved casually—that is to say, he would get a shirt or a pair of shoes once in a twelvemonth, and a loaf of bread and a pound of meat when hunger becomes

insupportable. The relieving-officer is a kind-hearted man, and expressed his desire to help him; but the system says, inexorably, an able-bodied man shall not be relieved, except in the workhouse or in the labour-yard, and the law ignores discrimination, and forbids the kind of relief most suitable to the case.

Where, then, is the wisdom of this vaunted Poor Law? It taunts a man with the mockery of relief. It may, indeed, keep them from immediate starvation; but it does so only to kill them by a slower and more costly process. It accustoms the children to want and misery; it lets them grow up cripples and diseased from want of food; it teaches them nothing but familiarity with privation; and it breeds a race of paupers, whose children are more feeble and dependent than the generation they succeed. All this might possibly be avoided by a timely loan; but the law says, "No; it shall not be given. You Guardians may pauperize the poor as fast as you please, but you shall not give any man a chance of following the business in which he has been brought up; and you shall give him scarcely that which shall stave off death, no matter what the result may be."

Now turn we from this sickening system to the enlightened philanthropy of the Jews. In the last

report we are informed that the system of relief by loans forms, as it has always done, a main feature of relief. Scarcely any such applications are refused; and, though the actual amount advanced has diminished during the last few years, this is not to be attributed to any slackness on the part of the Board to render assistance in this way, but to the diminished necessity of the poor, whose position has been so much benefited by emigration and other causes as to make the need less. The following is the sum lent to the poor in each year:—

1865	...	...	£236	10	to 171 persons.
1864	...	...	265	16	„ 184 „
1863	...	...	302	3	„ 225 „
1862	...	...	333	11	„ 264 „

The total amount advanced since the foundation of the Board (a period of six years and a half) has reached £2069. 14s. 6d., lent in 1649 loans, of which 770, amounting to £381. 18s. 6d., were lent without security, in sums not exceeding 10s. each. The illness of the Clerk to the Board prevented the usual account of repayments being made up for the last report, but in a former report we are informed “that the loss on the amount then lent was estimated at $3\frac{3}{4}$ per cent. So small a loss must be looked upon as creditable to the honesty and integrity of the borrowers, and seems to encourage the development of the loan system to its fullest extent.”

Two things are necessary to the efficiency of the loan system: first, discrimination, based upon thorough investigation into the position and merits of the borrower; and, secondly, close supervision, combined with a determination to recover that which has been lent. As regards discrimination, it is clear that the judgment must be exercised by the Guardians, who must take nothing upon trust. The poor are by habit ready to grasp at any means of relief from immediate difficulty, and are prepared to enter into engagements which a moment's consideration would prove impossible of fulfilment. To tempt them, or even permit them, to do so is to destroy their prudence and endanger their honesty. The Guardians must assure themselves of the propriety of the loan, that it will carry the borrower through the difficulty under which he labours, and that there is a reasonable prospect that it will and can be paid. Under these circumstances the loan forms the least objectionable method of helping an honest man through temporary distress. Moreover, amongst the truly indigent classes, whose means are quickly exhausted by want of work or stock in trade, the loan is but a reasonable kindness, afforded without sacrifice by the rich, and with advantage to the poor out of all proportion to any other kind of relief. It helps the poor to help

themselves, which is the highest charity, and realizes all the better qualities of true mercy, for the due performance of the contract ennobles both helper and recipient of help. Therefore, we are not surprised to read that many of the Jewish borrowers, who were formerly in the receipt of relief as paupers, have been raised to a condition of independence, and are now obtaining their own livelihood from the start afforded them.

The Jewish Board encourages the system of loans as far as possible. If a man repays the money with punctuality, he obtains a repetition of the loan with even less difficulty than before ; and, indeed, it often happens that a loan to be of any use must be repeated from time to time, until perfect independence has been attained.

The second point is, that the borrower must be well looked after, and made to repay the sum lent. This is done by great attention on the part of the officials and the visitors of the poor. The utmost care is taken to prevent the loans falling into arrear, and occasionally it has been found necessary to sue the securities of those parties who are most irregular in their payments ; and this has had a wholesome effect in promoting greater regularity amongst the whole class of borrowers. It shows that the Board will not be trifled with and do not mean to be im-

posed upon. Loans, even with the greatest care, are occasionally advanced to impostors, and to individuals who cannot or will not pay. Now and then they are converted into a gift; but, as a rule, all persons are debarred by the non-payment of their loans from receiving relief, except in case of the most absolute destitution.

The Jewish Board lend sums to the amount of one sovereign without security; above that, the security of responsible persons is required. The following table will give an idea of the manner in which the loans were given in 1864. There were 184 loans, amounting to £265. 16s., of which £265. 10s. were advanced in money, and 6s. in tools.

	£	s.	d.
There was 1 loan of 6s., amounting to ...	0	6	0
There were 77 loans of 10s., „ ...	38	10	0
There were 15 loans of 20s., „ ...	15	0	0
There were 3 loans of 30s., „ ...	4	10	0
There were 73 loans of 40s., „ ...	146	0	0
There was 6 loans of 60s., „ ...	18	0	0
There was 1 loan of 80s., „ ...	4	0	0
There was 1 loan of 90s., „ ...	4	10	0
There were 7 loans of 100s., „ ...	35	0	0
Total	£265	16	0

During the same year the repayments amounted to £286. 10s. 11d. They are made weekly in sums of about 1s. in the pound lent. The collection in-

volves a great deal of trouble, and repeated applications have to be made in some cases in order that punctuality may be observed. In this way the poor are made to know that their engagements must be kept, and habits of forethought and honesty are encouraged by the system. Of 1476 loans in five years, 1059 have been repaid in full, 113 are written off as bad, and 304 are still running. The non-repayment of a loan is regarded as a personal disgrace, and the Guardians always speak of it as such, relieving such persons with extreme reluctance—thus making a marked distinction between honesty and fraud.

And now let us ask why such a system should not be generally introduced. Surely it cannot be objected that the Christian poor are less honest than the Jews! It were, indeed, a small compliment to pay our own religion, and a worse still to pay our people. Surely, what the Jews can do, we can. We have men as wealthy and as devoted to the interests of the poor as any the Jews can name; and we only want the rich to visit the poor man's home, to take an interest in his welfare, and we should see a loan system speedily established for the benefit of the indigent, which should save many a family from pauperism and the workhouse. Think of the difficulties which a pauper has in raising money! A

costermonger of the best character (and whose credit is not already pledged) has to pay twenty per cent. per week for the little loan with which to buy stock for the day's sale ; this is £1040 a year for every £100 advanced. No wonder that he cheats his customers all he can, and defrauds the poor of their scanty earnings ! Nothing is better calculated to raise the character of the London poor than a well-organized system of lending them money. Given, only a moderate amount of wisdom, and success is certain. This is a work which ought to be left to the real guardians of the poor ; that is, to those who take a practical interest in their welfare and improvement. But when 100,000 out-door poor have to be managed, investigated, and paid by 100 relieving officers, the system is impossible. The officers would be cheated in all directions, because they have not time to look after it properly ; and this is the secret of the want of success whenever it has been tried. Nothing short of a volunteer staff can do the work ; and the same staff which organizes penny banks and clothing clubs is that to which the supervision and collection of loans may be safely left. In a perfect system no loan ought to be granted, even by such visitors, without the approval of a Poor Law magistrate, who should be a man of intelligence and education, practically acquainted

with the complicated conditions of London pauperism, and whose duty should be to dispense the public relief fund, and supervise every local institution for improving the condition of the poor. Under such an officer, practical religion would act harmoniously with public benevolence, and personal responsibility, united with full publicity, would ensure both justice to the poor and a true economy of the rates.

CHAPTER VIII.

THE WORK COMMITTEE OF THE JEWS.

FOR reasons already noticed, the Jews are excluded from all those branches of industry which require the co-operation of large bodies of workmen, involving necessarily a predominance of Christians. Their work, even if they work for Christians, must be done at home, when and how they please, and the needle, therefore, forms one of the chief instruments by which they and their children are maintained. Nor is it generally in the very highest branch of the tailoring industry that they are employed; that is carried on for the most part in the West-End shops, subject to Christian masters and Christian rules; but it is in the wholesale manufacture of clothing, and in cap and slipper making, shirt-making, shoe-binding, and shoe-making for the great Jewish outfitting establishments of the City,

that the Jewish tailors and tailoresses and needle-men and women are most extensively employed. The renovating, altering, and repairing businesses carried on by the community in Houndsditch, also employ a large number of needle-hands, and all these form a class whose labour has most materially suffered from the introduction of the sewing-machine. For some special purposes, as, for example, quilted hats and caps, the manufacturers refuse to employ hand labour, as the work is not so regularly and suitably done; and, indeed, all the less skilled hands, the young, the aged, and the sick, are unable to support themselves by unassisted efforts. Now, it was soon found by the Jewish Board of Guardians that the class in question was difficult to deal with. The people were industrious and anxious to live, but their utmost exertions failed to procure ordinary comforts, and barely the necessaries of life. Casual relief only pauperized them, without really being of use. It encouraged habits of dependence, evil association with the begging and idle class of poor, and, as the constitutions of the people were slowly exhausted by want of proper food, they became more susceptible of disease, and less and less inclined to healthy labour. Undoubtedly there can be no circumstances more embarrassing to the philanthropist than this sad

contingency ; and the only hope consists in finding some method of removing the poor permanently from their false position, either by taking them from their ordinary occupation, or teaching them the sewing-machine itself. But here again a difficulty presents itself: machines are costly things, and it could scarcely be expected that any important amelioration could be effected by the introduction of one or two machines. At this moment, however, the Board of Guardians received a communication from the Rev. A. L. Green, who had been empowered to place ten machines in their hands, to be employed in giving work to the extremely poor ; and with these an effort was resolved upon for the benefit of the class we have been describing.

A Work Committee was at once formed, to superintend the details necessary to render this offer available ; and in a few months afterwards they commenced operations, and issued their first report. It was, in the first place, determined that the machines should be placed in the hands of such needy and deserving persons in whose families one member at least should be capable of working the machine ; and when this was made known, twenty-five applications were at once sent in, the majority being tailors who had been relieved by the Guardians on

account of their distress. Nearly all of them solicited the loan of a machine, on the plea that their distress had arisen in consequence of the introduction of sewing-machines in their trade, and that, owing to their own inability to compete by the work of their hands with machine labour, they were daily sinking deeper and deeper into wretchedness, from their want of means to purchase a machine on their own account. Each of these families was visited by a member of the committee, and their circumstances thoroughly gone into, and the persons who made the visits reported as to the degree of merit of each claimant. The committee then drew up the rules upon which the machines could be lent out, and these rules are still in force. First of all, the borrower is called upon to repay the cost of the machine by instalments of 2s. per week; and when such cost is paid the machine becomes his property, deducting such incidental expenses as the committee may incur in respect of damage to the machine, etc., during the period of repayment. In the next place, every borrower is compelled to find two sureties for the fulfilment of his engagements with the committee, and his proper treatment of the machine. This condition is not so difficult as might be supposed. If the borrower has a character for honesty, he has generally some friend, either amongst his

employers or fellow-workmen, who will guarantee the Guardians that he will act fairly by them; and if not, the visitor, if he is satisfied that the case is really a deserving one, becomes security himself. As soon as the sureties have been accepted, the person who is to work the machine is sent to the manufacturers for a certificate of competency. It was soon found necessary by the committee to educate some member of the family by a special course of training at the *depôt* of the manufacturer, first, because the parent could not afford to lose his work to learn, and secondly, because the children were found to be more apt scholars.

The certificate of competence having been obtained, the machine is sent home, and the payments commence. The successive reports show that the instalments are for the most part paid with praiseworthy regularity, except when illness, the intervention of festivals, extraordinary slackness of trade, or some other uncontrollable circumstance has interfered to place the borrower in temporary difficulty. The work committee does not leave the borrower without the supervision of one of its members until the machine is paid for. The rule is, that it should be inspected by the gentleman who undertakes the duty of visitation once a month; but considerable discretion is allowed, because the Jews are exces-

sively careful not to wound the feelings of their poorer brethren by such an amount of patronage or espionage as might make them to be looked upon as paupers by those around them. Practically, therefore, the machine is not often visited when the family is doing well, and the payments regularly made.

Lastly, the borrowers are encouraged to perform their contract punctually by a small remission made—according to the punctuality observed—from the cost of the machine.

It occasionally happens that the borrowers die, or the person working is taken ill, or, from change of locality or occupation, the machine is rendered useless ; and now and then it is found that the Board have been to a certain extent imposed upon, the borrower not being so punctual in his payments as he ought to be. In all these cases the Board recovers the machine, and returns to the borrower the money he has paid. In this way it operates as a savings-bank, and the sum accumulated has in some cases saved the family from want. As soon as the repayments reach a sufficient sum, the Committee invest it in a new machine, to be let out on the same terms, and the extremely satisfactory results having attracted the attention of benevolent members of the community, the Work Committee have been enabled to extend their operations very considerably. At

the present time they have £1500 worth of sewing-machines lent out to the poor on the foregoing principles; and it is most interesting to find that only one machine has been unfairly dealt with, and that hundreds of families have been rescued from misery and degrading pauperism by an operation which has cost nothing but the sacrifice of time on the part of the gentlemen who superintend the work, and the temporary loan of a few hundred pounds. Indeed, this is one of the great advantages of the scheme. There is nothing eleemosynary about it. It simply helps the poor to help themselves, which is the most effective form of charity. Another advantage is derived from the practice of insisting that some young members of the family shall be taught the art of working the machine; the effect of which is, not only that other members of the family also learn it, but in the case of the sickness or death of the parent the family itself is not left destitute; and, looked at from a practical point of view, their material loss (apart from their unhappy bereavement) consists only in having one hand less to work. The Work Committee, in one of their reports, observe, that those who are acquainted with the habits of the humbler classes, and know how necessary it is to guide them to self-help, will appreciate the great moral, as well as material advantage gained

in leading these poor people to comparative independence, promoted solely by their own exertions. And now to describe the result in somewhat closer detail. Through the kindness of one of the most active members of the Work Committee, the author accompanied him in his round of visits not long ago. Our first visit was paid to a family of Polish Jews, the head of which had formerly occupied a highly respectable position in his own country, and, on his being obliged to emigrate, settled in London, and applied himself to learn the tailoring as a source of existence. He has a family of five children, a boy of twelve, and a girl of fifteen, handsome and intelligent. Some months ago the whole were in the deepest distress. Huddled together in a single apartment, and barely provided with the necessaries of life, they were going down rapidly in the scale of comfort, and existed in conditions sure to destroy the morals as well as the health of the whole family. Under these circumstances an application was made for the loan of a sewing-machine. The case was visited in the ordinary routine, and the visitor, fortified by the general principles carried out by the Board of Guardians, reported his opinion that no machine ought to be granted, and no help of any kind rendered, until the family had removed to more suitable accommodation. No opportunity,

in fact, is lost by the visitors of the poor to protest against overcrowding and the promiscuous intercourse which is thereby entailed. The man promised to remove, but such was the difficulty in obtaining two fitting rooms, that several weeks elapsed before the application for the machine was again renewed. The apartments being approved of, the eldest girl was sent to Singer's to learn her work. In six weeks, during which time considerable assistance was required to keep the family in their more expensive residence, the girl became sufficiently accomplished to work the machine. Sureties had then to be found; one of the great wholesale clothes merchants, who had employed the man for some years, consented to be one; and the visitor, satisfied that the man was honest, became the other, and the machine was sent. From that moment the family have assumed a new position. Their home is comfortable, their earnings sufficient. A younger member of the family is learning the machine, and the father himself can work it. The health of all has moreover improved from better living, and in the place of squalor, wretchedness, filth, and threatened immorality and disease, we have ruddy and smiling faces, and a happy, comfortable home. Who shall say how much pauperism has been prevented by this single operation?

But now to proceed, and show a picture of another kind. Passing up the dark staircases of a house in one of the worst streets in Houndsditch, we reached the topmost story, in a room of which we found a fine-looking man of thirty-five years old or thereabouts, with his wife and two children sitting upon a stool before a scanty fire. There was a miserable bed, with scarcely any covering, and a broken table, and besides this a dirty floor and bare walls. The man had applied for a sewing-machine the day before. He is a cap maker, and he occupied the situation of overlooker in a London warehouse for several years on a good salary. He then obtained a situation in Manchester as managing superintendent of a cap manufactory, where he remained until the principal died, and the establishment was broken up. Returning to London, he endeavoured to obtain employment of a similar kind, but he did not succeed, because the situation of superintendent is not easily obtained; and for months he had been compelled to remain without anything to do. All his resources are exhausted, and, too proud to ask for charity, he and his family have been reduced to the misery described. For weeks past they have been compelled to live on the charity of friends and fellow-workmen. No case would receive less sympathy at the hands of a

Christian Board of Guardians. The very idea of relieving an able-bodied man of thirty-five, with only two children depending on him, would be scouted as absurd. If application were made, it would be looked upon as a bare-faced imposition, and the workhouse would be offered. Besides, the man does not want relief, in the sense of the Poor Law; all he wants is the opportunity of exercising his calling. Supply him with a sewing-machine, and he can earn from £2 to £3 per week at once; and if you will help him to get the machine, he is ready to pledge his honesty and industry for repaying the loan. And now, having satisfied ourselves that the distress was genuine, and that the man and his family would fall into ill health, idle habits, and hopeless pauperism if not relieved, we proceeded to inquire into his character, and to call upon the persons named as securities for the fulfilment of his contract for a machine. One of these was a housekeeper of fifty years, poor, but thoroughly respectable, and related to the wife of the applicant; the other was the name of his former employer. In these facts we had a satisfactory guarantee that the representations made were true, and that other people were interested in the welfare of the unfortunate family. The man was already accustomed to the machine, and three days afterwards the arrange-

ments were completed, and another family was rescued from despair. But, again. The payments of a particular machine have not been regularly made, and the visitor wishes to know the reason why. Entering through a narrow courtyard, and creeping up a dark and winding staircase, we find the man to whom the machine had been lent too ill to work. He is under the Jewish surgeon's care, and is in sad distress. He has a large family of daughters, and, notwithstanding all their efforts, it is hard to maintain the home whilst the sewing-machine is standing still, and it is utterly impossible that the weekly payments shall be made as usual. It is obvious that the distress is real, and so the visitor orders that the payments shall be stopped until the man is well. As it is important, however, that some one also shall be taught to work the machine, one of the daughters is furnished with an order to do so at the manufactory. It may soon be expected that the machine will again be at work, and the family difficulties removed. Such, then, is the practical experience of the Jewish Work Committee. But it is necessary to observe that its operations are not confined exclusively to sewing-machines: where there is a reasonable prospect of a family maintaining itself by a mangle, that machine would be advanced on the same terms.

On the same principle, the Work Committee and the Board release tools from pawn, or buy them when wanted. They keep a stock of glaziers' diamonds, which they give, lend, or sell, as may be most advisable; and let it only be shown satisfactorily that there is a reasonable probability of success, and the Work Committee are ready to entertain any proposition which enables the poor to work out their own independence.

Nor are these loans indiscriminately made. A case was refused because the applicant was above the indigent class; and it is obvious that it is necessary to protect honest industry from anything like improper interference on the part of charity. But so satisfactory are the results, that a further extension of the principle is now in contemplation. The demand for machine hands is so great, and their earnings are so considerable, amounting to at least 25s. per week, and often double, that they propose to take a house and fit it up with machines for the purpose of training children to the art. They anticipate that it will soon pay its own expenses, and that it is certain to confer an advantage upon the poor, and raise them in the scale of health and comfort. Now, of course, all this is impossible and illegal under the Poor-Law system. So long as the principle of non-interference is strictly carried out,

the Christian poor must labour under the greatest disadvantages. Thousands must of necessity succumb to the difficult situation in which the displacement of their labour places them, and their physical and moral state must degenerate. It is clear that the Jews are stealing a march on the Christians around them ; for every machine employed ten feeble workpeople may be dismissed, have their work cheapened, and their wages lowered. The Jewish community is raising itself and improving the condition of its poor by a wise and judicious forethought, whilst the Christian poor are left ruthlessly to their own helplessness, to fight out their difficulties as best they may.

But it may be objected, that whilst an interference such as we have described may be practical and successful when applied to a small community closely united by bonds of nationality, and provided amply with the wealth required, it would be impracticable when exercised on a larger scale ; that if every workman, who is now unable to live by his needle, were to be supplied with a machine, the wages would immediately fall to starvation standard, and there would require ten times the work to keep the machines going.

In reply to this objection it may be urged, in the first place, that the Jewish community is by no

means a small one ; it is larger than several of the metropolitan Unions, and what the Jews can do is possible even on a larger scale ; and secondly, it may be confidently stated that no man can measure the demand for the productions of human industry, or the extent to which they may increase. Experience shows us generally that the demand does increase directly with the increased productive power. Who could have imagined that work would have been found for the many thousand steam-engines which have been set up since their invention ? and who can conceive where the travellers and traffic comes from which employ our railways ? Where is the limit of their capacity to carry, or of the number who require to travel ? It is sufficient for us that the instructed labour of the sewing-machine is at present highly remunerative, and that thousands are starving simply because they do not know how to work it. No changes can be effected all at once. There must be a transition, and the true object of society ought to be, to make that transition as little hurtful as possible, both to the poor themselves and to the public funds destined for their relief in distress.

Finally, if we have succeeded in showing that it is both reasonable, economical, and politic to assist the poor under the circumstances we have de-

scribed, it follows that the Poor Law is faulty, or that untrammelled benevolence, as a system, is the better of the two. Both cannot be true; but once let it be recognized that other interests are at stake than mere saving of the rates, and that the welfare of the poor is a matter of the deepest consequence to the community at large, and it becomes certain the present policy of the Poor Law must be altered; for no man would propose for a single instant to recur to spontaneous almsgiving, or even organized benevolence, as the sole method of relief.

CHAPTER IX.

ABLE-BODIED POOR UNDER THE ENGLISH
POOR LAW.

STRONG as is the contrast between the treatment of the sick poor under the Jewish Guardians and those who act under the authority of the English Poor Law, the contrast is infinitely more striking when we have to consider the mode of dealing with the able-bodied poor, and especially with that part of the class which seeks assistance on account of want of work.

When an English labourer is out of work, and has exhausted any little accumulated fund he may have saved, or pawned the few goods or clothes which he may have purchased in his prosperity, he is treated by the law with an offer of the work-house. Before the introduction of the amended Poor Law in 1834, the labourer had been accus-

tamed to receive so much assistance from the rate-payers, in the shape of rent, allowances for large families, and payments of various kinds in aid of wages; and these methods of relief had given rise to so many abuses and such increased pauperism, that there was a universal desire to support any principle and any form of administration which presented a reasonable hope of diminishing evils which were sapping the foundations of industry, and upsetting the true relationship between capital and labour. To admit that every one has a right to live, and that society is bound to ensure every individual belonging to it against the extreme of want, and at the same time to avoid such profuse charity as is calculated to relax the springs of industry and the restraints of prudence, a principle was started which, in the opinion of political economists, was fully substantiated by the evidence then adduced. It was shown that the guarantee of support could be freed from its injurious effects upon the minds and habits of the people, if the relief, though ample in respect to necessities, was accompanied with conditions which they disliked, consisting of some restraints on their freedom and the privation of some indulgences,—that, in fact, the condition of the pauper ought to be, on the whole, less eligible than that of the independent labourer. The equity and

expediency of this principle seem equally obvious. "Unless," say the Commissioners, "the condition of the pauper is on the whole less eligible than that of the independent labourer, the law destroys the strongest motives to good conduct, steady industry, providence, and frugality among the labouring classes, and induces persons, by idleness or imposture, to throw themselves upon the poor-rates for support. But if the independent labourer sees that a recurrence to the poor-rates will, while it protects him against destitution, place him a less eligible position than that which he can attain to by his own industry, he is left to the undisturbed influence of all those motives which prompt mankind to exertion, forethought, and self-denial. On the other hand, the pauper has no just ground for complaint if, at the same time that his physical wants are amply provided for, his condition should be less eligible than that of the poorest class of those who contribute to his support."

The principle having thus been evolved, it remained to invent the machinery for its application; and here undoubtedly difficulties presented themselves, which required all the ingenuity of the Commissioners to overcome. From a mass of evidence taken in every part of the country, they arrived at the conclusion "that the exercise of discretion in the administration of relief is obnoxious to the in-

fluence of intimidation, of local partialities, and of local fears, and to corrupt profusion for the sake of popularity or of pecuniary gain ; and that the only principle of public relief must be determined by a *self-acting test*, the application of which is practically left in the hands of the pauper himself." In the words of the original Report of the Commission of 1830, the offer of the workhouse furnishes the parish officers "with an *unerring test* of the necessitous condition of the applicant, and relieves the officer from a painful and difficult responsibility." Has this *unerring test* sustained the ordeal of actual practice ? Does it afford the public "the gratification of knowing, that while the necessitous are abundantly relieved, the funds of charity are not wasted on idleness and fraud ?" Nay, to quote again the words of the same authority, have we not rather another proof "that there is scarcely one statute connected with the administration of public relief which has produced the effect designed by the Legislature, and that the majority of them have created new evils, and aggravated those they were intended to prevent."

The Poor Law, therefore, contemplates no exercise of discrimination as to the relief of able-bodied paupers. In the country generally it is illegal to relieve an able-bodied man out of the workhouse,

and this rule is relaxed in the Metropolitan district simply because it has been found impossible to carry it out. And this impossibility always exists in large manufacturing towns, subject to depression of trade and distress amongst the labouring classes, and indeed wherever, as now in London, large bodies of men are, from any cause whatever, thrown out of work. Home relief becomes a necessity, and the principles of the Poor Law fail most conspicuously when they are most required; and, under these circumstances, the machinery for administering home relief is so inadequately organized, and so unfitted for the work, that all sorts of temporary expedients have to be adopted, both for raising funds and administering the required relief. Observe what is now going on in the eastern districts of the Metropolis. Nine thousand persons are being relieved in Poplar; nine-tenths of the population of St. James's, Ratcliffe, require assistance. Indeed, it is impossible to conceive the whole extent of the misery. 'The Times' says that the wail of distress is so loud and overwhelming that no one could suppose that there is any organized provision for the relief of the London poor. The parish is scarcely thought of, and the result is a wholesale largess from the public, and a general scramble among the hungry applicants.

How does public benevolence meet the difficulty? 'The Times' says "that no one knows how to bestow his contributions; and it is impossible, in the multiplicity of agencies, to select the one which will convey assistance in the most direct form to the most needy sufferers. Moreover, how can we be sure that the assistance given through the numerous channels is not given two or three times over to the same place? These agencies, so to speak, overlap each other; their operations are not regulated according to a common system; and it is difficult not to suppose that the money is more or less wasted. Even where there is not such a complication of agencies as in Poplar and Limehouse, it is a very unsatisfactory process to answer individual appeals. The district which cries out the first, or which appeals the loudest, is by no means always the one which needs assistance most. If the object be to relieve the greatest amount of distress with the greatest economy and fairness, it must be the most unsatisfactory of all methods to answer casual appeals in the newspapers."

The Parish is powerless, says the 'Standard,' and the Poor Law breaks down under the slightest pressure. The workhouse is soon full, and the amount of relief is determined by the condition of the parochial exchequer, and not by any consideration for the requirements of the poor.

The following cases illustrate the system in Greenwich:—

CASE I.

A man had been employed as a forger in the same ship-yard for nine years. He could produce excellent testimonials, and could have obtained employment in the Government workshops, had he not been too old for admission. He had a wife and four children, and had been out of work seventeen weeks, during which time he had lived upon his own savings, the assistance of friends, and other casual help. He had walked to Sheerness, Chatham, and other places in search of work, and when he presented himself before the Board, his narrow, pale face and sunken eyes told a tale of suffering far more powerfully than the words he uttered. He had paid his rent of 5s. 6d. per week until the week before, but by this time his furniture was nearly gone, and for days his family had scarcely tasted bread. This man was sent away with 2s. and two loaves of bread, to be given him for two weeks, and a solemn hope expressed to him that he might obtain work, and not require it again.

CASE II.

A man, wife, and six children; three at home under nine years of age. Out of work since the panic. Went on tramp three weeks, and his wife

had 2s. and one loaf for a fortnight whilst he was away. His wife gets half a day's work now and then, but none for the last week. One employer has known this man twenty-six years. He has now sold and pawned everything. His children cannot go to school for want of clothes. Rent 3s. 6d. per week, and he owes a fortnight. He has been begging in the streets to support life, and his shopmates have given him 6d. now and then. Ordered 2s. and two loaves for a fortnight, with hopes that he may get work.

CASE III.

A man, with wife and three children, thrown out of employment as above. Ordered the same.

CASE IV.

Man, aged thirty-two, wife thirty-four; two children. Same cause as above. Has had 2s. and two loaves for a fortnight, and is ordered to have it twice more.

CASE V.

Man, wife, and six children under twelve. Was sent to the labour-yard, where he earned 6d. a day. He is in a most destitute state, and was ordered 2s. 6d. and three loaves for a fortnight.

Such are the men who appear before the Guar-

dians; but a large number are literally ashamed to make application in person. The wives appear, in order to obtain food for their starving children, and both men and women stand side by side for hours with paupers ready to teach them the modes of obtaining relief, and the plans for carrying on begging operations with most success.

Notwithstanding the extraordinary and general distress, there were only 212 women and 479 children relieved in Greenwich, on the 9th of November, 1866, on account of their husbands' absence. Think of the thousands who had left their families depending either upon the sale of their furniture or the savings in the bank. These 212 women alone were driven to ask the parish for relief; and what did they get from the tender mercies of the Poor-Law system?

The workhouse at Greenwich is more than full, and so out-relief is an absolute necessity. The following are selected out of a large number of similar cases:—

CASE I.

Woman appeared with five children, her husband away seeking work. A month ago she applied, on account of complete destitution, and received 3s. 6d. and three loaves. The week after her husband got a job, and sent her 14s. She voluntarily discon-

tinued her relief, and, as she has not received any further remittance, she applies again, and is ordered the same. How can they live upon it?

CASE II.

Widow, aged fifty-eight. Ordinarily supported by her two sons. They are now out of work, and away seeking it. There is an afflicted daughter, who receives medical nourishment. The woman herself is unfit to work. Ordered 1s. 6d. and a loaf per week until her sons return.

CASE III.

Woman now in confinement. There are two children, and the husband is away seeking work. Ordered 2s. and two loaves, with orders to show the relieving officer any letters which may be received from her husband. Will she survive her accouchement?

CASE IV.

A woman, with five children; husband away seeking work. Ordered 2s. 6d. and three loaves for one month, with notice that letters must be shown every week.

CASE V.

Woman, aged 36; four children; husband away.

The whole family went hopping when ordinary work was not to be had. On their return they were compelled to ask for relief, and they were granted 2s. 6d. and two loaves for a fortnight, and a hope expressed that the husband would get something to do by then.

These cases may be increased indefinitely. There are at the present moment considerably more than 5000 persons in the receipt of relief from the Greenwich Board of Guardians, and it is impossible to conceive the amount of misery which the poor have to endure from scant relief. Upwards of 800 cases have to be considered weekly. The Board divides itself into two sections, and works hard and rapidly for more than three hours; but no one can attend the meeting without being struck with the entire absence of consideration shown towards the circumstances of the applicants—not a single deserving case is sufficiently relieved—the whole burden of their unfortunate position is thrown upon the poor themselves.

Nor is this state of things peculiar to Greenwich; it is found throughout the eastern districts, where the poor are called upon to support the poor. In St. George's in the East twenty-seven per cent. of the entire population were relieved (?) by the Board

of Guardians on a single day ; and the relief ordered, calculated to last a week, amounted to less than a 1*d.* per day per head.

Can we wonder that health suffers from privation and mental agony, that cholera and typhus find numerous and easy victims ? And is it not certain that the majority of those who are thus broken down, both in health, fortune, and self-respect, will never again be restored to a decent independence ?

Whenever therefore there is any unusual distress, it is nonsense to speak of applying universally the workhouse test. Nor would it be either just or politic to make the attempt. It may be safely affirmed that there is not one in a hundred of the labourers now distressed who would not prefer half a loaf earned by themselves to the same administered either by the clergy or the parish ; and is it just that an irksome, obstructive, and oppressive rule should be thrust upon all, simply because there are a few idle and good-for-nothing rascals, not honest enough to work when they can exist without ; and because the executive is incompetent to investigate the true condition of the applicants, that the deserving may be relieved without breaking up the home ? Workhouses form indeed a necessary part of Poor-Law machinery, but they are worse than useless when they are made the excuse for shirking

investigation and diminishing *necessary* relief. It must ever be borne in mind that pauperism when once confirmed is not only an incurable but an hereditary disease. A single individual once taught habitually to rely upon relief, becomes the father of a race which will never make a serious effort to help themselves. Prevention is the very essence of a successful administration of the Poor Law, and prevention is impossible when the door of the workhouse is once passed.

Nor let it be said that investigation is impossible. Even in the case of St. James's, Ratcliffe, it is effectually carried out when the necessity arises, as it does now. A staff of visitors has been organized, which undertakes the systematic visitation of the whole parish. The parish is divided into districts, over which visitors are placed, so that the history and circumstances of every labourer are doubtless known. The only fault is, that the visitors are the assistants of the clergy, and not of the Poor Law Guardians, whose duty it is to relieve them according to the law.

But it may be objected that the workhouse test works better in ordinary times, when no great distress prevails, and there is workhouse room. Let us, therefore, trace the history of a confirmed able-bodied pauper, with the view of showing its true influence.

In the first place, we may set out with the principle that there is a time in the life of most men who have had sufficient food during the period of growth, and a very moderate amount of education, when they are both able and desirous of maintaining themselves by honest labour. The true pauper habit is a matter of growth,—often hereditary, it is true, but in that case to be prevented by schools and not by workhouses. If work were always abundant, and tolerably well paid for, it is possible that the exercise of prudence and frugality would ensure against distress. But this is not the case; there is no branch of human labour which is not subject to fluctuations, and a period of distress may be reasonably expected by every family. For this there has never been any satisfactory provision. Benefit societies have failed by hundreds, and savings-banks have broken; indeed, until the post-office savings-bank was established by Mr. Gladstone, there was literally no encouragement for providing for a rainy day.

Something, therefore, is to be said for the poor, as an excuse for their want of prudence and other bad habits. The argument is, that even for these evils the workhouse is not a fitting remedy.

But it is not supposed that our model pauper was at any time anything to boast of; ninety-nine times

out of a hundred he has received little or no education, possesses no principles of honesty to guide him, and no temperance or power of self-government to restrain his passions. The consequence is that he comes to grief, is destitute, and seeks relief. Here, then, is a model case for the workhouse; it is possible that the applicant is able-bodied, yet no one will employ him,—that he is downright idle, that he will squander what is given him in drink, and that it is utterly impossible to help him to a better course of life. Give him, therefore, an order for the workhouse. He goes, and is admitted. In the receiving ward he is bathed and visited by the doctor, and then he is admitted to the body of the house. But is the character changed? Certainly not.

The master sets him to some trifling work, which he muddles over or neglects; and if the labour is greater than he chooses, he takes his dinner and gives three hours' notice to leave the house. For a time he will beg in the streets and sleep in the casual wards, and in a day or two, not being yet hardened to a wandering life, he will return to his parish for relief, and be admitted to the workhouse as before. At Greenwich such a case was pointed out, as having been admitted and discharged many hundreds of times in the course of the last year

or two, without any other effect than entailing endless trouble upon the officials, and contaminating the whole establishment with his incorrigible idleness. The Houseless Poor Act has made the true pauper even more independent than he was before, because he knows that, when he leaves the workhouse, he has only to walk into the next parish to secure a supper and a bed. So far, therefore, as the confirmed pauperism is concerned, the workhouse test is not of the slightest use. The mischief, once done, is irremediable. The true mission of a Poor Law Executive is the prevention, therefore, and not cure, of pauperism. Honest distress is only contaminated by workhouse association, and must be relieved at home. Vagrancy and idleness, even in the workhouse, have the upper hand, and will have until a power of detention is given to the administrators of relief.

But the great objections to out-door relief are the difficulties connected with its administration, and its liability to abuse. These are inevitable, and must be overcome. A great national calamity points out the only method, and is in operation now. Active philanthropy must be enlisted as the inquiring agents of the Poor Law, in the same way as the Visiting Committee are the agents of the Jewish Board of Guardians. Then imposture will be impossible, and will be treated as it deserves.

CHAPTER X.

LONDON PAUPERISM.

THE history of London pauperism will show very clearly what the Poor Law is doing for the poor; and it is curious that there is scarcely a single success which can be pointed out, either relating to expenditure of money, or to real improvement in the condition of the poor.

And first with regard to pauperism generally. The following table shows the number of paupers actually relieved in the Metropolis on the 1st day of January in each year:—

		In-door.		Out-door.
1858	...	21,956	...	55,704
1859	...	20,309	...	52,252
1860	...	25,430	...	63,349
1861	...	29,437	...	74,500
1862	...	30,906	...	103,143
1863	...	31,354	...	75,167

		In-door.		Out-door.
1864	...	30,875	...	72,593
1865	...	30,960	...	74,391
1866	...	33,579	...	77,440

In nine years, with some trifling exceptions, there has been a progressive increase of the number of poor out of all proportion to the increase of population, the absolute increase being 11,623 relieved in the workhouses, and 18,769 out, or more than 40 per cent.

There was a monetary panic in 1857 and great general distress in 1858, and yet there were not nearer the number of paupers relieved then as on the 1st of January, 1867, when there was full employment for all sorts of labour.

No comments can alter the grave significance of these important figures. It is not only when poverty and distress is general that the Poor Law fails, but in periods of prosperity pauperism has increased with equal steps,—showing that the machinery is not adapted to the end in view.

But it is not easy to present the history of London pauperism in its entire extent; it must be taken in detail; and for this purpose one or two parishes will suffice to illustrate the whole.

In the first place, it is necessary to select parishes in which there has been little or no change. To

compare Paddington of to-day with Paddington thirty years ago would be absurd, and the same remark applies to other suburban districts; but the Strand presents more favourable conditions. The population has undergone no important change during the last fifty years, the exact numbers being—

1821	...	...	...	...	41,474
1831	...	...	...	...	42,051
1841	...	...	...	...	43,598
1851	...	...	...	...	44,460
1861	...	...	...	...	42,898

And there is no material alteration since the last census.

Nor has the value of property undergone any serious change, the space being already so densely covered with valuable houses that it was impossible to add more. Increased value depends, therefore, upon the improving of those which already existed.

The value of property assessed to the county rate is as follows:—

1855	...	...	...	...	£263,328
1858	...	...	...	...	258,524
1863	...	...	...	...	268,348
1865	...	...	...	...	286,808

It is, therefore, clear that the crowding of the population is not greater now than it was forty years ago. Nor are the occupations of the people altered. There are the same shops in the Strand, the same

coachmakers in Long Acre, the same salesmen in Covent Garden, and the same lawyers in Chancery Lane and the Temple; and they all require at least an equal number of assistants and artisans to do their work. The introduction of machinery has not ruined the poor as in Bethnal Green, nor have the local manufactures been destroyed by competition with other parts. No one could pretend that the general prosperity of the entire district has been seriously checked; and if we find that the poor alone are comparatively worse off, and that the rates have largely increased, we can refer it to nothing but the maladministration of the Poor Law.

In the first place, the total expenditure of money levied for poor-rates has increased from £22,880 in 1845 to £35,469 in 1865. We have in this fact the most positive proof that pauperism has greatly increased during the last twenty years. In the next place is presented, in the following table, the number of persons relieved during the winter half-year for thirteen years, and the total yearly expenditure for in-door maintenance and out-door relief for the same term; and it must be borne in mind that the last column omits altogether the cost of lunatics, the salaries of officers, the interest of loans for buildings, and other common charges, which have increased in nearly the same ratio:—

Date.	Number relieved in the half-year ending March 25.						Total yearly ex- penditure for in-door main- tenance and out-door relief.
	In-door.		Out-door.		Total.		
1853 ...	1,247	...	3,144	...	4,391	...	7,767
1854 ...	1,325	...	4,459	...	6,284	...	9,129
1855 ...	1,441	...	5,781	...	7,222	...	11,573
1856 ...	1,469	...	4,002	...	5,471	...	10,983
1857 ...	1,576	...	4,269	...	5,843	...	10,402
1858 ...	1,628	...	4,547	...	6,175	...	9,355
1859 ...	2,707	...	3,649	...	6,356	...	8,900
1860 ...	2,273	...	3,170	...	5,443	...	8,385
1861 ...	2,809	...	3,890	...	6,699	...	9,744
1862 ...	3,206	...	4,006	...	7,212	...	10,632
1863 ...	4,590	...	3,489	...	8,079	...	10,890
1864 ...	2,650	...	3,893	...	6,543	...	11,631
1865 ...	3,275	...	4,084	...	7,359	...	12,163

Now, the table before us shows most conclusively that pauperism has advanced with a remarkable regularity during the last thirteen years, the numbers being nearly doubled and the expenditure one-third larger. It is evident that the Poor Law, in this case at least, has done nothing for the improvement of the classes for whose benefit it was enacted. The complicated machinery of workhouses and schools, which have cost the ratepayers so many thousands, is, in fact, less efficacious than the wasteful extravagance of the older system; for during the first forty years of the present century there was no increase of pauperism and no material change

in the sums expended upon the poor. The principal augmentation of the rates has occurred in the last twelve years, when the meagre relief under the new law began to tell seriously upon the physical constitution of the poor, who by this time had parted with the comforts to which they had been previously accustomed, and had been made familiar with destitution and want. The poor, who are old enough, look back with regret to the time when the filthy courts and alleys which they now inhabit were at least cleaner and more comfortably furnished than they are now. The shopkeepers of these densely populated districts declare that trade is no longer what it used to be, and booksellers and furniture dealers can scarcely get a living where such trades were formerly in demand.

Or, to take another example in St. George the Martyr, Southwark, which has been the abode of the labouring classes for many generations.

In the year 1833 Mr. Chadwick was appointed to examine into the practical working of the old Poor Law in the Metropolis. And be it observed that the workhouse was then extremely small, that Gilbert's Act of Parliament confined its use to children, and such as became indigent by old age, sickness, and infirmities, and to such as are unable to acquire a maintenance by their labour. Thus it

excluded from the operations of the workhouse system the chief class to which it could be beneficially applied, and able-bodied persons requiring relief on account of want of employment, or any other cause, were of necessity relieved in their own dwellings. There was, therefore, an uncontrollable facility and temptation to fraud, and the fraud was thus described :—“ Parties receiving relief as being out of work when they are in work ; parties who have received relief in consequence of being actually out of work continuing to receive relief after they have obtained work ; parties who have received out-door relief in money on account of sickness, continuing to receive that relief after they have recovered ; women receiving relief on the ground that they have been deserted by their husbands, whilst their husbands are living with them ; women receiving relief for themselves and their families on the pretence that the husband is absent in search of work ; parties continuing to receive pensions for children or relations as if they were alive, when they are dead.”

The cases of imposition related by the overseer were numerous and startling. One man had been in the receipt of 5s. per week for more than seven years who had been in full work all the time ; and the Commissioners came to the conclusion that the facilities for fraud were beyond control, and that

out-door relief in the Metropolis could only be given in the shape of wages for labour done. Now, at this time over £20,000 a year was expended annually by the overseers almost without control. There were no workhouse officials, because the inmates were farmed to the master at 4s. per week each; and after making a liberal allowance for the dinners of the vestry and the peculations of the overseers, we may safely calculate that at least three-fourths of the amount was expended in out-door relief, in which case every man, woman, and child relieved would have had at least 3s. a week all the year round.

Whatever may have been the wrong inflicted upon the ratepayers, it must not be forgotten that there was no stinting of the deserving poor. The liberality of the relief rescued the sick from illness and death, and fed them until they had recovered; it preserved the homes of the indigent and infirm who were too old to work; and the widow was not driven away empty-handed, although no care was taken as to the manner in which she performed the trust she had in hand; there was food and to spare for those who deserved no pity, and there is abundant proof that the physical condition of the lower orders was better than it is now, notwithstanding that their morality was not so good.

And now the amendment of the Poor Law came. The workhouse was altered and enlarged at a cost of £5000, and this and the labour test were most rigorously applied. The new brooms swept clean ; they came into office without the least experience, and they adopted the idea, which was then universal, that all paupers are impostors, whose object is to prey upon the rates. The repellent system was carried out in full ; out-door relief was systematically refused, and the workhouse and labour test were applied indiscriminately to nearly every applicant. In the very first year the expenditure was reduced to £10,900 per annum, or forty-seven per cent., and the public fancied that they had strangled pauperism, and the Poor Law Board congratulated Parliament and the public upon the results obtained. Now, it is impossible to suppose that the whole of this vast reduction was effected by the detection of fraud alone. Indeed, there is the strongest evidence to the contrary. One of the earliest acts of the Poor Law Board was to issue a circular to restrain the precipitate and violent changes too frequently adopted towards the aged and infirm ; they deemed it necessary to urge caution as regards this class, and they endeavoured to extend protection to them, and to preserve them from the operation of the workhouse test. There

can be no question that the regulations of the Amended Poor Law acted beneficially upon the able-bodied poor, whom they drove to work ; but the widows, the sick, and the aged were deprived of their former liberal relief, and in 1843 the allowance to the out-door poor, now consisting exclusively of these classes, was only 1s. 6d. per week, in the place of at least twice that amount under the old system. From this period the history of the Poor Law administration in St. George's, Southwark, is presented in a tabular form (see the Table on the next page), and the attention of all interested in the condition and treatment of the Metropolitan poor is respectfully requested to the fearful details.

Statistics of this character are not prepared in any of the departments at Gwydyr House. It would be awkward to present such a frightful evidence of failure to a Parliament so exacting as our own. It is easy to report a slight increase of pauperism and expenditure in the Metropolis from year to year ; but to add up the results is another affair altogether, especially when the amount of pauperism is nearly trebled, and the expenditure more than doubled, in a prosperous and wealthy district, within five minutes' walk of the Bank of England. Yes, the facts are to be found in the

STATISTICS OF POOR LAW ADMINISTRATION IN ST. GEORGE
THE MARTYR, SOUTHWARK.

Year Ending April.	Average Weekly Number of Out-door Poor.	Average Weekly Amount of Out-door Relief.		Weekly Average per Head.	Average Inmates of Workhouse.	Average Insane.	Average Imbecile.	Average Children in Pauper School.	Average Total Number in Receipt of Relief.	Total Expended on Poor.	Cost of Salaries and Rations of Officers.
		£	s.	s.	d.					£	£
1843...	776	47	8	1	3	451	33	...	1260	11816	...
1844...	932	55	6	1	2 $\frac{1}{4}$	387	37	...	1356	9053	...
1845...	1112	64	0	1	1 $\frac{1}{4}$	385	38	...	1535	13449	...
1846...	1276	77	3	1	2	387	38	...	1701	13333	...
1847...	1713	100	18	1	2	424	43	...	2180	14737	...
1848...	1901	91	15	0	11 $\frac{1}{2}$	456	44	...	2401	15835	...
1849...	1671	74	10	0	10 $\frac{3}{4}$	377	46	...	2094	15696	...
1850...	1431	60	5	0	10	382	51	137	2001	15698	...
1851...	1309	56	0	0	10	386	61	124	1880	13120	...
1852...	1236	52	5	0	10	396	58	130	1820	12683	...
1853...	1176	50	2	0	10	427	57	118	1778	11940	1735
1854...	1217	58	10	0	11 $\frac{1}{4}$	426	60	118	1821	13278	1713
1855...	1722	76	11	0	10 $\frac{1}{2}$	510	67	125	2424	21277	1669
1856...	1652	78	0	0	11 $\frac{1}{4}$	431	62	208	2353	17213	1783
1857...	1748	77	0	0	10 $\frac{1}{2}$	434	67	262	2511	16941	1930
1858...	2165	84	8	0	10 $\frac{1}{4}$	459	72	233	2929	23044	2108
1859...	1841	75	16	0	9 $\frac{3}{4}$	452	71	225	2589	19797	2467
1860...	1616	66	12	0	9 $\frac{3}{4}$	432	61	211	2320	20159	2753
1861...	1803	73	12	0	9 $\frac{1}{2}$	417	50	48	186	2504	19203
1862...	2032	81	10	0	9 $\frac{1}{2}$	463	55	53	224	2827	20459
1863...	1962	79	3	0	9 $\frac{1}{2}$	461	57	64	245	2789	22304
1864	2097	82	6	0	8 $\frac{3}{4}$	440	63	70	285	2955	20311
1865	2089	84	12	0	9 $\frac{3}{4}$	457	60	74	243	2923	22060
...											3600

yearly reports of the Poor Law Board. The weekly average of paupers has risen in twenty-two years from 1260 to 2923, and the yearly expenditure from £11,816 to £22,060. And then what has been done with the money? Have the comforts of the workhouse been augmented, the wants of the sick provided for? Oh, no! there are the same dirty old wooden bedsteads in the murky wards

which have been there these thirty years. There is no one to attend the infirm and sick but paupers of the lowest class; and the diet was reported by the Lancet Commissioners as being really defective, the supply of animal food being insufficient either for the able-bodied or the sick. But it may be said that the out-door poor have been well relieved. No! here again it is clear that the increased expenditure has not benefited the mass of poor; the weekly pittance has been reduced, not raised; in 1833 the out relief was 3s.; in 1843 it was 1s. 3d.; and in 1863 it was only 9½d. per head per week. If it goes on diminishing at the same rate, there will soon be no poor to trouble the ratepayers, for they must either leave or die. If these out-door poor were of the able-bodied class, 9½d. per head is more than they deserve; but they are not; only sixteen men out of the whole 2000 were relieved “from want of work or other causes.” There were 217 widows, with 530 children depending upon them. What are they to do with 9½d. per head per week? There are 107 heads of families relieved on account of sickness, and how will they and their 95 wives and 241 children fare upon the same amount? When will they get well and strong and able to work? Will they ever support their families again? What a pity it is that some benefit

does not accrue to them from the increased expenditure ! But there is nothing except the school at Mitcham and the establishment for imbeciles at Eagle House, which reflects the slightest credit on the Poor Law administration here. In twelve years the salaries and cost of officers has more than doubled ; and the excess on this item, together with the interest and payments on workhouse loans, which amounted to £1804 last year, would of themselves nearly double the relief to the out-door poor.

But, again, it is necessary to notice the efforts made by the Guardians to carry out the workhouse test. So long as they used it for the management of the able-bodied it answered perfectly ; the workhouse never could have been filled by people of this class ; but the moment it was applied to the aged and infirm they came in shoals and overwhelmed them. In 1850 the children were sent to Mitcham to make more room, but very soon after the vacancies were again filled up, and there was scarcely any room. In 1861 the imbeciles were sent away, and their place was immediately occupied by others who were anxious to come in. Here at least in the workhouse the poor get warmth and shelter ; but outside they get next to nothing. What wonder is it that they spend all they can get in drink, that they

may temporarily drown the misery which perpetually follows them. The half-starved children roam the streets in rags and ignorance, and the aged rot in wretchedness and despair. The Guardians of the poor have not the means to help them, and shrink from carrying out the law with liberality, because the ratepayers are totally unable to find the necessary funds.

The less food they have, the more feeble the inhabitants become, and the less wages do they earn; for it is no more possible to obtain labour from a feeble population, than crops from an exhausted farm. Listen to the condition of the population in this deplorable district. They are habitually too badly fed to care for food, too accustomed to filth and rags to care for cleanliness or clothes; they have not the stamina for work, and so they live on a low cunning exercised chiefly in the streets. From the pauper class come the costermonger, cadger, street-finder, mudlark, low porter, crossing sweeper, and, in fact, every form of occupation which does not involve continuous and healthy effort. And then, because of the very nature of such precarious employments, we have in their train gambling, drunkenness, vice, and crime, which amply retaliate upon society for the wicked neglect of those who have been cast upon its care. In this

unhappy district, thousands live in common lodging-houses, which are the homes of crime, ignorance, and imposture. Here nothing is more common than to find men with several families by different women still alive, to none of whom are they legally united. Desertion is even more common than drunkenness, which is here more characteristic of women than of men. Such, moreover, is the imprudence of the poor, that there are scores who cannot be trusted with a week's relief, and who, if it were given them at once, would again be destitute in a few hours.

If the physical condition of the inhabitants had always been the same, the public administration could scarcely be taxed with any part of the responsibility; but there is the best evidence that matters were not always as they are, and are fast becoming worse and worse. Mr. Lewellyn, who has been connected with the administration of medical relief in Southwark for more than twenty years, states that the physical condition of the poor is much worse now than it was when he first became acquainted with it. The houses are worse furnished and less cleanly, and the inhabitants, as a consequence, more dissipated than they were; that the poor are less able to resist morbid agencies, bear disease worse, get well less rapidly, require more stimulants for their treatment, and now scarcely

ever recover completely, even from the slightest illness. Abundant evidence of the same kind has been given by other independent observers, and universally by the poor themselves. One old lady, in the receipt of relief, of whose character there is no question, stated as her experience, that the Mint itself, which is now densely crowded with the poorest and most criminal population, was in her younger days a comparatively respectable place. The court off the high street in which she has resided forty years, has equally changed the character of its inhabitants; and from a most extensive personal inquiry, it is certain that the only remnant of honest feeling is to be found amongst persons of considerable age, who have received their ideas and education before the existence of the present Poor Law.

This history may be repeated for most of the southern and eastern districts of the Metropolis; everywhere pauperism has increased except in aristocratic neighbourhoods; and it is obviously time to review the results of Poor-Law administration, and to rediscuss the principles upon which it is based.

CHAPTER XI.

THE POOR-LAW CLASSIFICATION OF THE CHRISTIAN
POOR IN THEIR OWN HOMES.

A VERY few considerations will suffice to convince us that a proper organization and management of out-door relief forms the essential basis of an efficient Poor Law. On the first of January, 1866, there were more than 111,000 paupers in the Metropolitan district, and of these 33,000 were accommodated in the workhouses and schools which, at the time in question, were more than full. Not even the most ardent advocate of in-door relief would recommend that new workhouses should be built for all the destitute. The expense of the proceeding would ruin the ratepayers, and inflict the deepest injury upon the poor. Workhouses form, doubtless, an important part of Poor-Law machinery; they are useful for the purpose of detecting impo-

sition, and of relieving incorrigible vice; but they are not and never can be adapted for the general relief of poverty and distress.. And so we find that out of 111,019 paupers, no less than 77,440 were necessarily relieved at home. Now the knowledge of the cause is half the cure, and therefore the first and most obvious duty of the Poor-Law executive is to classify the poor, and to point out the reasons which lead to the application for relief. It is obvious that treatment which would be well fitted to cope with the poor of a district suffering from some depression of the labour market, where a large number of able-bodied persons have been thrown out of their usual employment, would be quite unadapted to meet the wants of a district in which the poor have been struck down by fever or cholera, which, besides bereaving many, leaves a large number of individuals unfit for work. In the first a labour test of some kind or other would form an essential condition of relief, and the workhouse test might require to be judiciously applied to prevent abuse; but in the latter the treatment must be altogether different,—relief must be carried into the homes of the sufferers; the test to be applied is personal inspection; and food, medicine, and clothes are required to be distributed under the superintendence of the medical officer, and of those chari-

tably disposed persons who may be willing to help in so good a work.

The principle involved in the treatment of the able-bodied is, in ordinary times, one of strict justice; he has no right to relief for which he renders nothing in return; and the labour yard is the means provided by the law, for enforcing the right of society to payment for that which is required to sustain life. But the principle involved in the treatment of those who are not "able-bodied" is that of Christian sympathy and benevolence, which expects nothing in return, and is fully repaid by the satisfaction which necessarily follows a social duty well performed. Under ordinary circumstances there is a daily necessity for the application of both these principles in the administration of relief, and it is a matter of primary importance as to which class every applicant belongs, because the treatment of the one differs *in toto* from that of the other. If we relieve the able-bodied on the plea of benevolence and not of right, we do injustice to the rate-payers; and if we relieve the sick and disabled in any other way, we disgrace our common humanity and the religion we profess.

Now it is on these principles that the out-door poor are supposed to be classified in the reports of the Poor-Law Board. At page 191 of the last an-

nual report, the following information is given in respect to the entire Metropolis :—

SUMMARY OF PAUPERS RELIEVED OUT-DOOR ON THE
1ST JANUARY, 1866.

Males	...	...	3,519	} Able-bodied.
Females	...	...	13,300	
Children under 16	...	...	28,139	
44,958				
Males	...	...	5,339	} Not able-bodied.
Females	...	...	16,739	
Children under 16	...	...	5,953	
28,031				

Besides the two classes here enumerated we have a considerable number of lunatics and vagrants classified with the out-door poor, all of which are excluded from consideration in the following remarks. In the first place, what sort of impression is this return calculated to convey? Does it not clearly tell us that we give assistance every week to 44,958 persons who are dependent upon healthy and able adults, as against 28,031 who are unfit for work? It is explained that children relieved with able-bodied parents are classed as “able-bodied,” and that those relieved with parents who are not able-bodied are classed as “not able-bodied,” the classification of the children being most properly determined by that of their parents, because relief

given to any member of the family is shared practically by all. If, therefore, this table is strictly true, we have in actual operation a gigantic system of relief in aid of wages, which is unjust both towards the labourer and the ratepayer, and tends to destroy the independence of the labouring classes. Society expects that every man shall exercise such prudence, sobriety, and forethought, as will enable him to meet independently all the contingencies which may be expected to arise in the ordinary routine of life, and this he must do by his own effort, out of the wages which the law regards as the only fund upon which he has the right to depend. If, therefore, one labourer, by prudence and forethought, provides a doctor in sickness, and proper nourishment for his ailing children, and is able to support himself on his savings when work is scarce, whilst another runs to the parish on the first pretence, and ekes out his want of prudence and industry at the public cost, injustice is done, and the wages of the first are taxed to support the improvidence of the second—honest industry being further depreciated by the assistance which idleness receives. The main object of the Poor Law was to prevent injustice of this kind. It sets out with the two principles before described; and it divides the poor into these two important classes, solely with

the object of treating them in a different way. No able-bodied person has a right to anything for which he does not pay ; if, therefore, in the Metropolis 45,000 able-bodied persons are relieved in their own homes, the intention of law is not fulfilled. But, in fact, there never was a table more calculated to mislead the public and Parliament than the one just quoted. The position of the persons relieved is entirely mis-conceived when they are described as “able-bodied ;” and the very notion is calculated to result in harshness and inhumanity towards the suffering poor.

But it is not altogether the fault of the Poor-Law Board that our information is so meagre on this important subject. There are in the Metropolis nine important parishes under local Acts of Parliament, which enable the Guardians to set at defiance the orders and regulations of the Central Board. Those gentlemen glory in a species of stupid independence, and appear to despise anything like co-operation for the public good. They keep their accounts in a fashion peculiar to themselves ; and, in more than one case, at least, the classification of the poor is altogether neglected, so that widows and single women are jumbled together in one book, and men of all kinds in another, whilst in a third there is a mixture of every class relieved under the general head of “Ca-

sual Poor.” The Poor-Law Board have organized a statistical return, which, if it does not separate fairly the able-bodied from those who are not, at least gives a fair notion of the character and condition of those relieved; but these valuable details have been rendered entirely useless by want of co-operation from the nine parishes under local Acts, and the returns from the entire Metropolis are not now published, and cannot be compared in any other form than the one given. In default, therefore, of this complete return, it is only possible to make a comparative estimate, and this is presented in the table on the following page.

The true character of London pauperism is illustrated in this table. Thus:—

No. 1 includes cases of urgent necessity. A man falls down in a fit close to the relieving office, a cab is paid for to send him to the nearest hospital, and the case is entered under this head. Practically, it is of no consequence whether the person is entitled to relief or not, as the numbers are so extremely small and the expense insignificant.

No. 2. There were 2158 adult males (married or single) relieved on account of their own sickness. It has been already explained that an able-bodied man may, in the eye of the Poor-Law, receive relief on account of his own sickness; but the original

CLASSIFIED SUMMARY OF PAUPERS ON OUT-RELIEF ON THE 1ST JANUARY, 1866, FOR 30 METROPOLITAN UNIONS WITH A POPULATION OF 1,999,000, ACCORDING TO THE CENSUS OF 1861; AND THE NUMBER OF THE SAME CLASSES ESTIMATED FOR THE WHOLE METROPOLIS.

Classes of Persons.	Number Relieved on Jan. 1, 1866, in 30 Unions.	Estimated Number for the whole Metropolis.
1. Adult Males (married or single) Relieved in cases of Urgent Necessity .	15	20
2. Adult Males (married or single) Relieved in cases of their own Sickness .	1,626	2,183
3. Adult Males Relieved on account of Sickness of any of the family, or of a Funeral	516	686
4. Adult Males (married or single) Relieved on account of Want of Work	478	510
5. { Families of 1, 2, } Wives	2,286	3,073
6. { 3, 4 resident with } Children under 16	6,777	9,100
6. { the Father ... }		
7. Widows	5,539	7,450
8. Children under 16, depending on Widows	13,615	18,300
9. Mothers with Illegitimate Children ...	395	530
10. Illegitimate Children	292	393
11. Single Women without Children ...	614	830
12. } Parent in Gaol { Wives	146	194
13. } { Children	455	616
14. } Soldiers' and Sailors' { Wives	80	106
15. } Families ... { Children	219	291
16. Deserted Women	512	691
17. Children of Deserted Women	1,316	1,774
18. Not Able-bodied—Males	4,241	5,700
19. Ditto, ditto—Females	12,977	17,450
20. Ditto, ditto—Children Relieved with 18 and 19	2,469	3,320
21. Complete Orphans under 16 years ...	550	740
Total	55,172	74,014

intention was, that he should be called upon to repay the relief he had received when his strength returned. At the introduction of the Poor-Law the Commissioners directed that medical assistance should be given in the form of a loan; but this practice has been given up, because the machinery for obtaining reimbursement would not work. The principle is nevertheless correct, for if medical relief be the right of one workman, it must, as a matter of strict justice, be the right of all. But, to this strictness of personal responsibility, there is a limitation, which is nowhere seen in the definition of this class given above; and, without which, the classification itself is of no avail. We have a right to inquire whether the man relieved be really what is stated, "an able-bodied man," and that he is not called upon to do more than can be reasonably expected from the resources which his labour enables him to command. We have no right to expect superhuman efforts from any man. The moment circumstances arise, which no one could foresee, and difficulties occur out of all proportion to the resources at command, the sufferer is brought into a new relation to his fellow-workmen and to society; his ability is no longer a matter of will or of prudence, and he is to be treated on the principles of humanity, and not according to the cold

dictates of abstract right. It is the entire disregard of the relationship between physical ability and wages which has led to the erroneous classification of so many persons as "able-bodied poor." If a labourer receive but 13s. or 14s. per week for the support of his whole family, it is unreasonable to expect him to pay for his own cure when stricken by diseases, the causes of which too often depend on the neglect of others, and are utterly beyond his own control. In giving him this help we do no injustice to his fellow-labourer, who would be entitled, as a matter of humanity, to the same treatment; but if, when the man was cured, we fed his children and clothed his wife, we should be doing wrong; because we should enable one man to work, if need be, at a lower rate of wages than the other, and so cut him out.

It is, therefore, necessary that every case be judged upon its own merits and history. If a man is systematically improvident, he deserves to receive all necessary help in the most repulsive form, and in the workhouse he will find his fellows, and will be treated as he deserves. But when distress is the result of misfortune, and not of fault, it deserves considerate treatment and kindly help; and the chief effort should be directed towards sustaining the self-respect of the individual, in order that,

when the difficulty has passed, he may return to the position which he had previously upheld. Judged by this standard, there are but few able-bodied persons, properly so called, in the Classes 2, 3, 5, and 6, which, together, form one-sixth of the out-door poor, even after making due allowance for the wives and children of those relieved from want of work. At one sweep, therefore, at least 13,000 people will be transferred from the able-bodied class to that of those who are unable to support themselves under the conditions in which they are placed. The propriety of doing so will be still more evident, if we examine the definition of an "able-bodied" person adopted in these reports. Men and women under sixty years of age are called "able-bodied," no matter what the infirmities under which they labour. Thus, a hale old washerwoman of sixty-one, who is temporarily relieved on account of a bad cold, would be classified as "not able-bodied," even if she went to her usual employment the next day; whilst a young fellow of thirty would be called "able-bodied," as long as there is a chance of recovery from the most severe complaint. The term "able-bodied" ought rather to be exclusively applied to strong men, able to work, who have no greater claims upon them than a reasonable industry and prudence will enable them

to meet. This has nothing to do with age; and an industrious man of forty, who has, for years, maintained his family in comfort and independence, may be surrounded with misfortunes which no forethought could prevent, and may be called upon for efforts which no human being can be expected to make. To relieve him is to do no injustice towards others. We do not interfere with the labour market in taking part of his burden, and when relieved at the public cost, such an one would be properly classified with those who, notwithstanding their most strenuous efforts, are unable to meet, fully, the demands made upon their industry. But, at all events, one important conclusion is derivable from the returns now made. We have the undoubted fact, that one-sixth of London pauperism is caused by the sickness of persons under sixty years of age—that is, in the prime of life: 13,000 are relieved on this account every week. It seems a large number, but it reflects the highest possible honour on the very poorest class. The wonder is that there are not twice as many. It is a bagatelle when compared with the population. Think of the unhealthy conditions in which the poor live, without the possibility of escape, and of the many sick treated in the hospitals and dispensaries, who might justly demand the public help, when ill. All

honour, therefore, to the class which endures so much without complaint, and hides its sufferings to save the pockets of thousands, who care but little what becomes of the poor so long as the rates are low.

Class 4 comprises adult males (married or single), who are relieved on account of want of work. This is the only truly "able-bodied" class in the only list. Out-door relief has no business to be given here, except as a return for labour done. In the country such relief is illegal in its nature, and would be disallowed without the special permission of the Poor-Law Board; but in London no such restriction is enforced, and the Guardians have full authority to deal with every case as liberally as they think fit. The number relieved under this head seems unnecessarily large: including the wives and children, it amounts to more than 2,000 individuals, and every one of these ought to be sent to the workhouse if the spirit of the Poor Law is to be observed.

Classes 7 and 8 constitute one-third of the entire mass of pauperism, and form the hot-bed from which it springs. There are 7,360 widows and 18,100 children dependent principally upon the rates. Here again the classification is entirely wrong. No degree of physical infirmity would

remove a widow from the class in which she is now placed until she is sixty years of age, and then nothing would prevent her transfer to Class 19; but more than this, no amount of physical strength will make widows able-bodied in the sense we have described, which is the only one society cares to know. Work as hard as they will, the mothers cannot maintain their offspring by industry alone, much less can they give them the education which they all require. They ought, therefore, to be placed in a separate class.

The remaining classes speak clearly for themselves, and require but little comment. The number of mothers with illegitimate children is larger than it should be, and is probably four times greater than in the country districts, where all these cases are admitted to the workhouse, and only therein relieved. The number of deserted women and children is also large. Their case is the hardest of all, for the honest participate in the obloquy of the bad, who falsely use the plea of desertion as a means for imposing upon the rates, and those most to be pitied are rarely relieved efficiently on that account.

Classes 17, 18, and 19 consist of persons over sixty years of age, and the children depending upon them. The men are always less in number than the females, because the waste of male life is

greatest. It is, nevertheless, an honourable thing, that, of a population of 3,000,000, so small a number find it necessary to seek relief. Women live longer, and remain feeble for many years; they are less able to get a living in advanced life, and so more of them appear upon the pauper list.

It is evident, therefore, that the official classification of the London poor gives but little real information as to the claims of the poor upon the rate-payers—that it is faulty in principle, and leads to erroneous impressions as to the causes of distress. Out of the 74,000 who are relieved, not 2000 can be fairly reckoned as belonging to the able-bodied class, and these are the 660 men, 450 women, and 1300 children, who are destitute from want of work. It is in this class that cheating especially prevails, and for them the whole machinery of the Poor Law has been devised. Before we can hope to diminish pauperism, we must obtain more correct views as to its cause, that our treatment may be reasonably adapted to the end sought for.

CHAPTER XII.

ON THE CLASSIFICATION OF THE POOR.

THERE cannot be a more important question than the determination of the principles of public relief. In the foregoing chapters enough has been written to show the infinitely varying phases which poverty assumes. No two cases are exactly alike. One widow with two children may need assistance, another none. There is in fact every grade of disability and every grade of need. A successful Poor Law executive must contemplate every possible condition; and the greater the power of wise discrimination exercised, the more successful will be the result.

These principles are not as clearly set forth as they ought to be in the Consolidated Orders of the Poor-Law Board. The directions are much too one-

sided, and the result is that the poor are treated all alike, no matter what the cause of distress may be. They are all regarded as more or less impostors; and in the end they become so, because it is only by misrepresentation that they obtain the miserable pittance now given. This idea is also confirmed by the imperfect classification, which fails to give any standard of discrimination, and does not recognize the causes of distress as the true basis upon which the treatment and management of the poor really depend. Without, therefore, underestimating the value of the information derived from the statistical returns in question, it would be necessary to introduce another classification which should form the basis of treatment, and to divide the poor into three great classes in the following way:—First, those whose misfortunes have arisen from causes beyond their own control. In this class there is neither vice, improvidence, nor idleness. There is no excuse for harshness of any kind. Accidents may and do happen to the very best, and we have to protect the sufferer from despair, and tide him over the difficulty which besets him. This class is not officially recognized in the Poor Law. The applicant belonging to it must go to the relief office and stand at the door like all the rest. If he wants relief, he must expose his mise-

ries to a score of Guardians, who will not believe his story. He must rub shoulders with a lot of dirty paupers, and wait for hours together listening to their filthy conversation, in order to get the miserable pittance which mocks his wants. What wonder is it that he hides his sorrows until starvation stares him in the face, and after that he plunges into the stream and becomes like all the rest. Here you will meet with industry, frugality, and self-respect. Over and over again you will find such persons undergoing unheard-of sufferings, rather than seek for help from others; and in relieving them you must respect their feelings, you must do nothing to break down their sense of independence, you must not force your money upon them with anything like a liberal hand, as your impulse prompts, lest you should degrade them to the pauper level; and in sustaining them under their trial, sympathy and kindly advice will be of more service than alms, for by this means hope will be sustained, and energies will be duly put forth when the opportunity shall come. To this class belong widows and their children, with but few exceptions; and the task is here most difficult, because we know that help is necessary and must be given. Fortunately, we have the most powerful helpmate in the motherly instinct, which, as a rule, does not fail to make it-

self felt, and is rather cultivated than destroyed by relief being afforded exclusively to the objects of a mother's anxiety and care. It is only gratitude that she can give for the benefits bestowed on those she loves when she has no hand in them herself. Fortunately, also, it is a fact that children are naturally dependent until puberty begins, and that so long as the moral principles are sustained it is of no consequence from whence support comes. There are no paupers sent forth from the pauper schools; education destroys the spirit of pauperism and raises independence in its place. Out-of-doors it is certain that you can feed and educate the young with the same result.

The second class of poor are those who have become paupers through improvidence and vice. Great allowances are made for them. Prudence and forethought are matters of education and habit, and society has not performed its duty so well that it can turn round and punish the victims of its own neglect. If we bring up some 100,000 children to depend on the streets of London chiefly for their daily meals; if we let them go about in filth and rags, uneducated and uncontrolled, how can we wonder that there is a diminution of industry and economy, and a tendency engendered to live upon charity rather than work? We do not give them a

possibility of gaining an honest living, and therefore we have no right to refuse them help when the time of need comes. The difficulty is one of our own seeking, and therefore we have no right to put the whole burden upon the poor. We have a long score of neglect to pay off before we can look to them for prudence, and the condition is becoming daily worse. We pay our rates, and we leave the matter to go on as best it may, but the evil will find us out. If we do not arouse ourselves and begin at the true foundation, which is to elevate the moral character and physical condition of the poor, we shall be overwhelmed ere long by the idleness, improvidence, drunkenness, and vice which are rapidly growing upon our hands. When, therefore, improvidence brings distress, we must remember that ignorance is the real cause. The poor would often be thrifty if they knew how, and it is here especially that the Poor Law fails. It teaches nothing but chicanery and dependence. The relieving officer does his duty without a care for the result. What is it to him if relief be spent foolishly? He has enough to do to dispense it according to order, and to keep his accounts to the satisfaction of his employers. But it does matter to the public that their money shall not be wasted; and when a shilling is given to the ignorant, intemperate, and improvident, there ought

to be some real guarantee that it is not expended in vain. We may ask, of what use is it to give money to a drunkard? And yet in certain conditions it must be done. What if his wife is dying, or his children starving, are you to let them go because you know that the man will spend all you give him at the public-house? And yet how can the relieving officer spend the money for him? The only alternative is the employment of a volunteer agency which shall be willing to undertake the duty, and hundreds might easily be found. Relief from the parish given coldly either to the drunkard or his family only prolongs their misery; but the very same sum administered by a kindly hand, and accompanied by wholesome counsel, might save many from impending ruin. There are none so depraved as to be entirely hopeless of recovery; and if the visitor cannot save the parent, he might at least protect the welfare of the wife and children to some small extent.

The third and last class are those who can work and will not. For the most part these are professional paupers, and for them in ordinary times Scotch treatment is all that they deserve. Absolutely refuse relief, or combine it with a week's detention in a House of Industry. In ordinary times, no man with health and strength need starve

in London; and in times of general distress, when, as at the present, thousands of labourers are out of work, visitation and close inspection are the only means of preventing imposition. To drive the poor to the workhouse simply because there is a dearth of employment, to stint their means and destroy their health because they will not accept the relief offered, only makes matters worse instead of better. The true remedy is either to remove the labourers to places where work is in demand, to encourage emigration, or to institute works of public utility, that the difficulty may be tided over. In every case the officers of the Poor Law should keep a general registry of employment, throughout the kingdom, in order to inform the labourers where work is most required. In London particularly it is quite possible that a man anxious to work will not be able to find the master who is ready to employ him.

CHAPTER XIII.

THE POOR IN THE VARIOUS PARTS OF THE
METROPOLIS.

THE imperfect returns made by the Guardians of parishes under local Acts of Parliament prevent a systematic comparison of the amount and character of pauperism in some of the most interesting of the Metropolitan Unions. It would have been highly instructive to have been able to compare the history of St. George's, Hanover Square, with that of St. Giles's, Bloomsbury; in the one we have decayed servants and petty tradesmen, many of whom have missed the opportunity of independence in old age, by reason of intemperance, dishonesty, or simple misfortune—whilst in the other we have an hereditary class of Irish cockneys who never had any other chance than education in crime, and a life of filth and misery. Failing these, we must

turn our attention to the best opportunities at hand, and we shall find generally that the character of the pauperism in a particular district is influenced very largely by a variety of circumstances, of which the chief are the wealth and rank of the inhabitants, the industrial character of the population, the general prosperity of the district in a commercial point of view, the condition of the dwellings in which the poor reside, and the nature of their occupations, the moral and physical character of the poor, the nature and extent of the local charities, and lastly, to an extent almost beyond belief, by the various methods of treatment adopted by the executive of the Poor Law.

As the classification even of the thirty Unions from which complete returns are made would be too extensive to publish in detail, a certain number of the more important returns have been selected for comparison, and they are further condensed with the view of showing the proportion of pauperism which is due in each to sickness, widowhood, old age, permanent disability, and other causes of an uncertain but generally immoral kind, such as the families of men in prison, of soldiers and sailors, women with illegitimate children, and those deserted by their husbands; and the relative amount of pauperism to population is added, as a most important element in the comparison.

TABLE SHOWING THE PROPORTION PER CENT. OF PAUPERS
ON OUT-DOOR RELIEF, ON ACCOUNT OF SICKNESS, WIDOW-
HOOD, INFIRMITY, AND OTHER CAUSES.

Unions and Parishes.	Classes 1 to 6. Sickness.	Classes 7 and 8. Widows.	Classes 18, 19, & 20 Not able-bodied.	Other Classes.	Pauperism per cent. on population.
Kensington	27·8	39·8	27·4	5·0	2·2
Paddington	6·7	50·3	36·3	6·7	1·9
Chelsea	16·0	42·0	38·0	4·0	3·1
Hackney	32·8	34·4	26·6	6·2	2·9
Strand	14·1	46·4	28·3	11·2	4·9
Holborn	17·3	40·4	28·6	13·7	3·7
City of London	9·8	26·5	58·3	5·6	7·1
Shoreditch	17·5	33·7	43·6	5·2	2·8
Bethnal Green	23·8	29·8	41·7	4·7	2·1
Whitechapel	9·7	40·1	44·1	6·1	4·2
St. George's in the East	21·4	39·0	30·5	8·9	6·3
Stepney	16·5	28·7	38·8	16·0	4·8
Poplar	34·3	31·5	24·4	9·8	3·7
St. George the Martyr	2·2	37·4	23·6	14·8	5·2
Newington	17·7	40·8	33·5	8·0	3·3
Lambeth	38·9	29·6	29·8	1·0	4·1
Camberwell	32·7	30·0	33·6	3·7	3·1
Clapham	23·6	30·7	42·6	3·1	4·1
Greenwich	14·9	36·6	33·1	15·4	4·9
Mean of whole Metro- polis	22·0	36·0	34·8	7·2	4·5
Mean of the same Classes in South- Eastern Counties ...	20·0	23·3	51·6	5·1	5·2

The first thing which strikes us in looking over the above return is the anomalous and extraordinary fact that the City of London stands forth as

having a larger percentage of pauperism to population than any other part of the Metropolis, if not indeed of any part of the kingdom, in the condition of average prosperity. Nothing more completely proves the fallacy of official returns and the folly of accepting the percentage of pauperism as the standard by which to judge of the wealth and prosperity of any particular place. From this return we might be led to suppose that a walk through the City would reveal nothing but miserable pauper dwellings, and a wretched population, of which more than seven per cent. is maintained at the public cost; whereas in Bethnal Green we should anticipate noble streets, and a thriving industry, in which the paltry two per cent. of pauperism would not be seen and its burden scarcely felt. The anomaly will be explained by two circumstances. First, the fact of the census having been taken on a Sunday night, when, of course, fewer persons are present in their City dwellings than at any other time, and none are to be found who can afford to leave. It is probable that at least an excess of two per cent. of pauperism may be accounted for in this way. And, secondly, the Poor Law is carried out with extreme liberality, especially towards the aged and infirm, who seem to be cared for in a most exemplary way.

Of every hundred persons on out-door relief fifty-eight belong to this class, or more than double the number relieved in St. George's, Southwark. Out-relief is, moreover, so liberal that no aged persons need to go into the workhouse who have friends to take care of them and a home outside; and the institution itself is made so comfortable that inmates are to be found who have resided there for years, and whom no temptation of money would induce to leave. No wonder, therefore, that the percentage of pauperism is extremely high; but it may be a question whether the liberality of the system does not encourage improvidence; for, after all, the labouring classes in the City ought to be called upon to provide for their old age without help, the amount of wages being such as should enable them to do so, especially as so much is done for the class in other ways. The amount of adult sickness publicly relieved is extremely small, though not to the extent indicated in the above table, on account of the greater proportion of pauperism already noticed. This smaller proportion is probably due to the fact, that the labouring classes are extensively provided with hospitals and dispensaries, conducted, for the most part, on the most liberal scale. With the assistance of such institutions the most indigent are enabled to pass through consider-

able periods of distress without parish help, whilst the wages of those above them are such as to make them, at this period of life, quite independent of such contingencies. Private charity is also more active, and the interest of the great firms in the welfare of their dependants is far greater than can be found in Whitechapel or Bethnal Green. This is proved, specially, by the small number of widows and children in the receipt of relief; for there is a great disposition to assist such persons to obtain an honest living by giving them the charge of offices, the cleaning of warehouses, etc., whilst at every corner of the streets there is a fruit-stall to which the patronage is often large and liberal. Notwithstanding, however, the large percentage of pauperism, it may be doubted if the City of London relieves its fair share of the labouring class in their periods of distress and want. How many thousands who contribute to its wealth and to the prosperity of its merchants live in the impoverished districts of Southwark, Whitechapel, and Bethnal Green, upon the inhabitants of which the burden of their poverty falls with crushing weight. Nothing can be more unjust than that the advantages of labour should be monopolized by one district, whilst its burdens, miseries, and misfortunes are borne by another. London is one body for the mutual pur-

poses of trade, business, and labour ; and yet it is cut up into divisions for the support of the burden which those common purposes entail, and by a variety of causes those divisions are becoming every day more strongly marked and more unjust. The burden of the poor is borne by the poor alone, and wealth, disowning its duty and its origin, flies away to the country and the West, leaving poverty to shift for itself as best it may.

The next point of interest in the Table is not less instructive as to the nature of the pauperism relieved and the treatment it receives. In proportion to the population Shoreditch and Bethnal Green have scarcely one-third the pauperism of the City. This fact was for many years regarded as the strongest evidence of successful Poor-Law administration, the late Mr. Hall, the Metropolitan inspector, holding it up as an example of what the Poor Law might be expected to accomplish when properly carried out. Now, however, we may fairly doubt the success. The physical and moral condition of the poor is here so bad as to threaten the whole population with reduction to a common level of indigence and misery. All classes of the poor are driven away by a universal application of the workhouse test ; and the large building is full to the roof with aged and infirm paupers, scores of whom

have not entirely passed the period of labour, though they cannot leave.

Here the clergy are overwhelmed by the poverty of their parishioners, and their efforts are paralyzed by an apathy which nothing but better food will overcome, and by a habit of degrading dependence on mendicity by which alone in scores of instances life has been maintained. Scarcely a week passes without an appeal to the benevolent in behalf of those whom the Guardians are bound to help ; but the funds poured in, lavish as they are, form but a tithe of what is wanted, and only serve to prolong the evil they are intended to relieve, and cannot hope to cure. Here the families of the sick parent share and exist upon the food which the doctor has recommended for the recovery of the patient's strength. Here a widow is treated as able to support her children without assistance on two and three pence each per day ; and the aged are driven to the dunghill for warmth, and to the streets for food ; in fact, pauperism appears everywhere but in the Poor-Law books.

The lowest proportion of pauperism is to be found in Paddington, and here also is the character of the poor different from that elsewhere. Comparatively speaking, it is a new district ; the proportion of aged poor is extremely small ; so also is the amount of

sickness. Compared with St. George's, Southwark, about two sick people are relieved in the place of twenty; and compared with the City, only one aged person in the place of six. The chief source of pauperism is widowhood, from accident and disease; and even the amount of this is nothing compared with other parts. And what is the cause of this? It is that there are no dwellings for the poor. We have rows upon rows of villa residences and street after street of terraced houses, and even the few cottages in which the old poor dwelt have been carefully pulled down in order to make way for noble residences, and to save the owners and their tenants from the burden of the poor-rate. The first thing done by a landowner in the suburbs is to exclude the poor. No worse thing can occur to an owner of property, than that he should have to support the sick and the aged refuse of the labouring class. If he wants to build, he is ready to avail himself of his neighbours' help; but he will take care that the connection shall cease with the occasion, and that no drawbacks shall remain behind. He is willing enough to take the advantages of labour without the burden which it entails; and when a proposal is made to share the trouble and expense, he urges the rights of property as loudly as if he had not augmented the value of his own estate at his neighbours' cost.

But again, the relative amount of sickness depends largely upon the sanitary condition of the dwellings of the poor. On the whole, the few labourers who reside in Paddington and the City are better lodged than those in the east of the town, and if there are exceptions they result rather from the mode of relief than the non-existence of disease; we shall never know, however, the real amount of sickness until the returns are systematically obtained from the various charities and hospitals to which the poor resort. It depends also as to whether the poor are relieved without the intervention of the doctor's order, and on the accuracy of the classification made by the relieving officer. It seems most difficult, however, to understand why the sick should only form 9·7 per cent. in Whitechapel, and 38 per cent. in Lambeth; and why at Poplar there should be 34·3 per cent., and at Greenwich only 14·9. Again, as regards widowhood, why should Lambeth have so little and the Strand so much? And as for old age and infirmity, why is the percentage reduced in Kensington, Hackney, the Strand, Holborn, and lowest of all in St. George the Martyr and Poplar? These are questions which deserve attention, and probably depend upon a peculiar administration of the Poor Law in each district. At least four methods of doing their work

are pursued by various Boards of Guardians. Thus, at Paddington, out of 1000 poor from twenty to thirty cases are discussed and relieved by the Guardians at their meeting for relief. Out of the same number at Bethnal Green, 390 would be driven before the Board in succession, and their cases disposed of in less than half a minute each. At St. George's, Southwark, with 2000 poor, only those five or six go before the Board whose relief is likely to be permanent, and one-third of the entire relief is given by the relieving officer alone. Whilst there is a fourth plan at St. Giles's, Bloomsbury, where the Guardians leave the whole relief in official hands, and content themselves with a general supervision of the accounts and the management of the schools and workhouse, which, after all, is more than they can do.

All these circumstances point to but one conclusion, viz. the necessity of treating the whole Metropolis as a common town. The labourers employed in the suburbs cannot live there, and those who should be distributed over every part are congregated in localities already overcrowded, and the evil is increased. This matters little so long as the man is healthy and in work, but the time comes when it is ruinous to those around him. Every part of the Metropolis has an interest in the labourer, and is

bound to support its share of the misfortunes which labour entails. The suburban landowners are increasing the value of their property at the expense of those in the crowded parts of town, and there is in London greater cruelty to the labouring class than was ever done in the country by those landlords who systematically destroyed their cottages to drive away the poor.

There is not a single evil of parochial chargeability which is not illustrated in the Metropolis with tenfold force to what it was in the country before the introduction of a better system last year; and it is true that the same remedy should be applied. The area of chargeability must be extended, and cannot stop short of the Metropolitan district, or it may be, eventually, of the entire county, for it cannot be doubted that the value of property of every kind is greatly increased by the proximity to the centre of wealth, commerce, and industry, and that all who derive benefit from London labour should contribute to the burden which is associated therewith.

CHAPTER XIV.

THE INEQUALITY OF OUT-DOOR RELIEF.

EVERY Board of Guardians is compelled to make a weekly return to the Poor Law Board of the number of men, women, and children they have relieved, and the amount expended in money and kind. These documents are not submitted to Parliament, and are not therefore accessible; but as they afford the only exact information as to the average relief furnished to the poor in different parts of the Metropolis, the means of comparison must be obtained in another way. The expenditure for out-relief in the Metropolis for the year ending Lady Day, 1865, was £223,674, or £4301 per week; and as the number of paupers relieved on the 1st of January, 1865, was 70,574, the sum named, when divided amongst the recipients, gives 1s. 2½*d.* per head. From a Parliamentary return,

we obtain exactly the same information concerning every Union in the Metropolitan district, and the following Table shows the result according to the amount given. Be it observed, however, that these amounts are not perfectly exact, but, as they are based upon the same calculation and the same return, they are practically available for the purpose of comparison. Even for the actual amounts, it is extremely improbable that the error in any case is greater than five per cent. on the sum per head. A similar calculation is added for the year 1858, the oldest for which reliable returns are to be obtained; and by this the liberality of Boards of Guardians is shown at that date, as well as last year, as also the relative number of paupers. Lastly, the Unions are arranged in groups, in the first of which the relief is more than 2s. per head, in the second more than 1s. 6d., the third more than 1s., and in the last below that sum.

In the first place, the City of London Union stands out pre-eminently for its liberal treatment of the out-door poor. To have occupied any other position would have been disgraceful indeed, considering its enormous wealth and prosperity, and bearing in mind the large sums which have been left by charitable persons for the special benefit of the poor in certain parts. The liberal system has

TABLE SHOWING THE NUMBER OF PAUPERS RELIEVED ON THE 1ST DAYS OF JANUARY, 1858 AND 1865, EXCLUSIVE OF VAGRANTS AND LUNATICS; WITH THE AMOUNT OF WEEKLY EXPENDITURE, AND THE AVERAGE RELIEF PER HEAD, FOR EVERY UNION OF THE METROPOLITAN DISTRICT.

Group No. 1.

Unions.	Numbers Relieved Jan. 1, 1858.	Weekly Expenditure.	Relief per head.	Numbers Relieved Jan. 1, 1865.	Weekly Expenditure.	Relief per head.
		£	s. d.		£	s. d.
City of London ...	2,474	319	2 6 $\frac{3}{4}$	2,371	244	2 4 $\frac{1}{2}$
Hampstead... ..	248	21	1 8 $\frac{1}{4}$	141	13	2 2
Total and mean relief per head }	2,722	340	2 3	2,212	257	2 3 $\frac{1}{4}$

Group No. 2.

Paddington	556	42	1 6 $\frac{1}{2}$	959	92	1 11 $\frac{1}{2}$
Marylebone	5,012	489	1 11 $\frac{1}{2}$	2,571	235	1 11
Fulham... ..	1,977	120	1 3 $\frac{1}{4}$	1,351	115	1 9
West London	1,712	118	1 4 $\frac{1}{2}$	1,299	114	1 9
St. Martin's-in- Fields ... }	310	29	1 1 $\frac{1}{4}$	285	24	1 8 $\frac{1}{4}$
Strand	1,416	79	1 13 $\frac{3}{4}$	1,239	109	1 7 $\frac{1}{4}$
Chelsea... ..	1,559	114	1 5	1,436	113	1 7 $\frac{1}{4}$
Clerkenwell	1,275	89	1 4 $\frac{3}{4}$	1,269	100	1 7
Poplar	2,217	183	1 7 $\frac{1}{2}$	2,556	200	1 7
Lewisham	856	73	1 7	1,013	81	1 7
St. George's, Ha- nover Square }	759	61	1 7 $\frac{3}{4}$	908	73	1 7
Hackney	2,445	108	0 10 $\frac{1}{2}$	2,115	160	1 6
Total and mean relief per head }	20,094	1,105	1 4 $\frac{1}{2}$	25,562	1,412	1 8 $\frac{1}{4}$

Group No. 3.

Unions.	Numbers Relieved Jan. 1, 1858.	Weekly Expenditure.			Numbers Relieved Jan. 1, 1865.	Weekly Expenditure.		
		£	s.	d.		£	s.	d.
Islington	1,561	98	1	3 $\frac{3}{4}$	2,078	151	1	5
Camberwell	1,561	91	1	2 $\frac{1}{4}$	1,828	130	1	5
East London... ..	1,698	110	1	3 $\frac{3}{4}$	1,595	115	1	4
Clapham	2,107	142	1	3 $\frac{3}{4}$	2,219	148	1	4 $\frac{1}{2}$
St. Luke	1,020	77	1	5	1,309	84	1	3 $\frac{1}{2}$
Kensington	965	67	1	4 $\frac{1}{4}$	1,219	77	1	3
Shoreditch	3,219	203	1	6	2,378	150	1	3
St. James, West- minster	634	66	2	0 $\frac{1}{2}$	800	54	1	2
Greenwich	3,878	110	1	0 $\frac{1}{4}$	5,389	310	1	2
Bermondsey	1,005	56	1	1	1,281	69	1	0
St. George's in the East	1,982	103	1	8	1,988	101	1	0
Total and mean relief per head }	17,585	1,126	1	3 $\frac{1}{2}$	22,029	1,089	1	3

Group No. 4.

St. Pancras	3,926	198	1	0	5,259	254	0	11 $\frac{1}{2}$
Lambeth	6,936	309	0	10 $\frac{1}{2}$	6,264	292	0	11
Rotherhithe	801	47	1	2	1,000	46	0	11
Stepney... ..	2,514	117	0	7 $\frac{1}{4}$	1,677	75	0	10 $\frac{3}{4}$
St. Saviour, Southwark }	1,031	58	0	8	1,311	59	0	10 $\frac{3}{4}$
Newington	1,395	79	0	11 $\frac{3}{4}$	2,603	91	0	10
St. Olave	813	36	0	10 $\frac{1}{2}$	806	34	0	10
St. Margaret, Westminster }	2,284	75	0	7 $\frac{3}{4}$	1,756	74	0	10
Holborn	1,135	46	0	7 $\frac{1}{2}$	1,213	50	0	10
Bethnal Green	1,153	36	0	6	1,240	52	0	10
Mile End	1,519	81	1	1	1,406	58	0	9 $\frac{3}{4}$
St. George the Martyr	2,493	82	0	7 $\frac{1}{2}$	2,168	84	0	9 $\frac{1}{4}$
St. Giles and St. George, Bloomsbury }	1,084	43	0	9 $\frac{1}{2}$	1,068	38	0	8 $\frac{3}{4}$
Whitechapel... ..	2,092	103	0	10 $\frac{1}{2}$	2,330	81	0	8
Total and mean relief per head }	28,576	1,210	0	9 $\frac{3}{4}$	29,701	789	0	10 $\frac{3}{4}$

not, however, been followed by any bad result : the number of paupers is less by 400, or 20 per cent., than it was eight years ago, which may be accounted for by the alteration of the law of settlement and removal, and partly by the destruction of small houses and the high rents which have driven many families into poorer districts, where they are now relieved. Be it observed, also, that no one complains of the extravagance of the City of London Guardians, for although they are somewhat less liberal than they used to be, there is no lavish or extravagant relief. It is simply efficient, and nothing more. It is even doubtful if an honest and respectable pauper would be as well off in his own home as he is in the workhouse, the best proof of which is the reluctance to leave of those who have been once admitted ; and there are always numerous candidates for the rooms therein appropriated to the special use of aged married couples, which is a strong evidence in favour of the comforts they obtain. For example, an aged pauper on out-relief would receive about 5s. a week and a suit of clothes yearly ; and if so, such relief could be scarcely regarded as by any means excessive. To live decently he would even then need to earn at least as much more, especially if he had no relative with whom to live. Guardians generally are somewhat inclined

to sneer at the liberality of the City of London Board; but, if this be so, it is only to cloak their own meanness, for the amount expended cannot be considered greater than the legitimate wants of the poor demand. We must remember, also, that 58 per cent. are really unfit for work from sickness and old age, and that alone is a reason why there should be no stinting of out-relief.

One point is conclusively proved: it is that the real obstruction to efficient relief does not lie at the door of the law, but is the fault of the executive and of the system of raising the funds. In the City the Guardians are liberal, chiefly because the funds are easily raised and cheerfully paid, and because there are few who would desire to curtail the comforts of the poor in order to save a penny in the pound.

At the present moment Hampstead is the only other parish in which weekly relief exceeds 2s. per head. In 1858 St. James's, Westminster, was in the same category, but the liberality of their out-relief seems to have gone down greatly, and is now only 1s. 2d. per head in the place of 2s. It is a significant fact that there are more poor, and that compared with the City of London and Hampstead the workhouse is crammed full of old people who cannot live out upon the relief allowed. Altogether,

of the whole 70,000 paupers only 2212 are relieved to an extent at all commensurate with their need.

In the second group are twelve Unions, in which a total of 25,562 are relieved by a weekly expenditure of £1412, or 1s. 8 $\frac{1}{4}$ d. per head. At the head of the list stand Paddington and Marylebone. In the first there are many evidences of a desire on the part of the Guardians to prevent degradation of the distressed poor. The Guardians enter into the condition and wants of the widow and her dependent family, pay for the children's schooling, order clothes liberally, and show the widow their interest in her case by supporting her whenever she shows an honest intention of devoting herself to the proper education of her young family. They also take up the relief of the sick in the spirit of Christian benevolence, and with a liberality, the object of which is to restore health, and give the opportunity of a return to industry. It is therefore to be regretted that they have less than a thousand poor to deal with, and that Guardians in other districts have not the same enlightened views and the same facility in obtaining money. It is probable that the Guardians of Marylebone are also liberal, but the details of the classes relieved are not returned. In Fulham the weekly allowance has increased from 1s. 3 $\frac{3}{4}$ d. to 1s. 9d. per head, whilst the number of poor has

diminished nearly 30 per cent. In fact, in the same degree that out-relief has been increased, outdoor pauperism has lessened. This should encourage the Guardians to go on in the same course, and in a little time they would reach the highest standard of relief. The liberality is the more highly creditable, because the ratepayers are heavily burdened both with poor and poor-rates.

The West London Guardians have also increased their relief, whilst the number of paupers has fallen off considerably; another important proof that judicious liberality does not increase pauperism.

The next group consists of persons whose relief amounts to 1s. 7d. a week or thereabouts. The Guardians of the Strand are more liberal than they were seven years ago. In 1858 1416 persons were relieved at an expenditure of £79, whereas last year 1239 had £105; moreover, the increase is going on rapidly. There are wise men upon the Board who see the wickedness and impolicy of degrading the poor by forcing them to live in penury and want, and whose preaching is not without effect upon their more obtuse brethren. In the same category with the Strand are Chelsea and Clerkenwell, the latter having raised its relief 2d. per head per week. Poplar, Lewisham, and St. George's, Hanover Square, have done the same. The Guardians of this last

aristocratic parish cannot, however, be congratulated on the position they occupy in the scale. In comparison to population they have but few poor, and there is no difficulty in raising money, and no desire to save the rates at the expense of the poor. It is difficult to understand, therefore, how it is that outdoor relief is so scantily dispensed, for it is clear that rent and all the necessaries of life must be extremely dear, and that instead of less they ought to receive much more, if their wants are to be adequately supplied.

The last Union in this group is Hackney, and it is worthy of special note that relief has been increased here more than in any part of London, the number of paupers having considerably diminished in the same time. The ratepayers are not heavily burdened, but if we may judge from the amount of sickness they are likely to be, if the poor are not still more efficiently relieved; at present the standard is not sufficiently high, and if the Guardians wish to avoid the miserable condition of their neighbours in Bethnal Green, they will do wisely to augment its amount fully one-third. The poor are comparatively of recent date, and are not yet pauperized. Let the sanitary condition of their homes be looked to, and let the children be fed and educated, and pauperism will continue to diminish.

In the third group, of eleven Unions, 22,029 paupers are relieved at a weekly expense of 1s. 3d. per head. At the head of this group stands the prosperous and wealthy suburb of Islington. Practically, there is here but little care for the interests and welfare of the out-door poor. The sick are neglected, the aged despised, and the widows and children are left to their own resources, eked out by the wretched shilling per head per week which is supposed to provide all that is required for the young family. What wonder that the poor increase? In the place of 1561 in 1858 there were 2078 in 1865, and 2339 on the 1st of January, 1866, being an increase of more than 50 per cent. in eight years; and all this wicked and heartless illiberality is going on in a prosperous and wealthy parish, where the rates are comparatively light, and where property is increasing in value every day. Shame on a parish whose inhabitants profess so much, and do so little for their poor! They are ready enough to build a workhouse as a more efficient engine for destroying the homes and independence of the poor, in order, as they suppose, to save themselves; but ere long the mistake must be discovered, and the ratepayers will know that a workhouse is a costly machine, and that it provides inmates in proportion the bigger it becomes. A very small place would receive the

able-bodied yet idle poor, and the present work-house is more than sufficient without alteration of any kind. A new hospital is necessary, but nothing else; and this, with an increase of out-relief, would be far more efficient and economical than the scheme they have in hand. It is worthy of remark that there is less liberality than there used to be in six Unions, and that the number of paupers has increased in all but two, the increase being greatest where the liberality is least.

But lastly, who shall measure the misery of the poor in Group 4? It is impossible to conceive the wretched pretence of relief involved in the statement of 29,701 poor persons relieved at a cost of £789, or only $10\frac{3}{4}d.$ per head. It would take at least £2000 a week to relieve them on the lowest calculation consistent with providing them with the common necessities of life, to say nothing of preserving the independence of the better sort of poor, and of educating the young so that they may become able and industrious members of the working class. What, for example, can the 5259 paupers in St. Pancras do on $11\frac{1}{2}d.$ per week? Here demolitions are going on daily; rents are increasing, and employment of all kinds is badly paid. If a pauper needs $1s. 11\frac{1}{2}d.$ per week to keep starvation away in Marylebone, how is he to do it here without the

shilling? Why should relief in one street be double that which is given in the next? Can any one defend this, as justice towards the poor, or towards the ratepayers either? What poor man would live in a house in St. Pancras if he could get a hole in Marylebone? For when he is sick, aged, or infirm, he will be comparatively relieved in one and deserted in the other, although both parishes are alike rich, prosperous, and able to relieve his need. Is it not also a judgment on the ratepayers of St. Pancras, that whilst the yearly expenditure for the relief of the poor has increased from £57,811 a year in 1858 to £62,058 in 1865, that of Marylebone has decreased from £59,634 to £52,813 in the same years.

There has been a slight increase in the amount of relief in many of the East-end Unions. Stepney has increased from $7\frac{1}{4}d.$ to $10\frac{3}{4}d.$; St. Saviour's, Southwark, from $8d.$ to the same amount; St. Mary, Newington, and St. Olave have decreased their relief. At St. Margaret's, Westminster, the Guardians are not the Guardians of the Poor, though they profess to be so; and at Holborn efficient relief, either of sickness, widowhood, or old age, is utterly unknown. Every pauper is supposed to get relief elsewhere, and so the poor are driven by necessity to beg and live upon the streets. Nothing is more common than to find a family partially re-

lieved on account of permanent disease, and, the man being well enough to beg, his wife helps him in the work. They know every charity and every source from which food and money may be got, and they turn their three, four, or five children daily into the streets, with threats of punishment if they do not contribute nightly to the common fund on which they live.

But what must have been the misery of the poor in Bethnal Green seven years ago, when individual out-door relief was only 60 per cent. of what it is now?

What is £52 a week for 1240 paupers, reduced already to the very lowest pitch of want. Three times the amount would not relieve them substantially of any portion of their misery; and a long, long arrear of liberality has to be made up before the physical powers of the poor will be restored to the healthy standard. Systematic starvation destroys not only the power but the will to work.

The Mile End Guardians are a kindly set of men, anxious for the poor. They are proceeding in the wrong direction in diminishing out-relief; £58 a week will not supply the legitimate wants of 1400 poor. In Fulham £115 is required for a less number, and yet even there they are not liberally relieved.

The position held in the Table by the parish of

St. Giles and St. George's, Bloomsbury, is peculiarly disgraceful. The Board of Directors is a close corporation, the members being chosen from the most respectable inhabitants of the district, and they are elected for life. There is not a single member of the court who would desire that the poor should be treated otherwise than kindly and well. The parishioners, if not wealthy, are nevertheless well to do, and would certainly support their officers in the duty they undertake. And yet the out-door relief is nothing but a farce. It is impossible that the Admiral and the Rector, who preside at the meetings of the Board, can know anything personally of the administration of out-relief. If they examined the poor for themselves, they would be ashamed to send them away with their wants so manifestly refused. The only conclusion is, that the Directors leave the duty of relief practically in the hands of a paid official, whose only object is to grind the poor and save the rates. Why should these poor of St. Giles's have only $8\frac{3}{4}d.$ per head per week, when those of the Strand close by have $1s. 7\frac{1}{2}d.$? The character of the population is exactly the same. They work for the same employers, deal at the same shops, live in the same miserable filth, and have the same appetites and wants, and yet when they are sick and distressed, the sympathy

of the Strand Guardians, bad as it is, is worth considerably more than double that of their unchristian neighbours. The simple fact must be, that the workhouse is offered to every case, on the supposition that all the poor impose; and the Directors, instead of giving themselves the trouble of becoming acquainted with the condition of the poor, and of directing personally the administration of out-door relief, which is unquestionably the most difficult and disagreeable duty of the Poor-Law executive, content themselves with doing their duty by proxy, and with the general supervision and management of the schools and in-door poor. The poverty in St. Giles's is too well known to escape notice, and the expenditure of £39 a week is only calculated to make it worse.

It is utterly impossible to realize the treatment of the poor in Whitechapel, and contrast it with that of other parts; £81 to relieve 2330 paupers ground down to the lowest verge of misery by continuous neglect—8*d.* per head to live on for a week! One cannot imagine such fearful misery; but listen to the result:—In the autumn a woman was starved to death. An inquest was held, and the sister deposed that the deceased, Mary Matthews, aged fifty years, had been a domestic servant, who had been unable to get a place for three years, because people

thought her getting old and useless. She lived with the witness, whom she assisted a little in coat-making, but for four months past she could not do anything, she was so very ill. Witness earned about 7s. 6d. a week, out of which she had to pay 2s. rent, so that although deceased complained many times of want of food, witness had none to give her, for she had not enough herself. Deceased applied to the parish for relief, and they gave her a shilling and a loaf of bread. They would do nothing more for her, but offered her the workhouse if she were not content. She said she would sooner starve at home than go there. And then dropsy, from want, came on; but the human body is tough, and dies hard, and she recovered for a time, one knows not how. But on a certain Wednesday evening, when witness returned home from work, she found deceased dead upon the bed. The surgeon examined her. She had scarcely any clothes on, and it was evident that, although something had been lately swallowed, she had not tasted food for days before. The body was nearly bloodless, and death was caused by diseased heart, induced and accelerated by want of food and other necessities. The Deputy Coroner, in summing up, said that it was deplorable that persons should prefer to die rather than go into the workhouse, and that the feeling of shame spoken of by

the witness was very prevalent with regard to the house, and *instances of the sad results came before him almost weekly.*

Here, then, in the midst of civilization and religion, men and women die weekly of starvation for shame of the workhouse, and to maintain their self-respect. Fancy the three years of misery imposed upon this poor woman made prematurely old by anxiety and want! Dying of a broken heart, because there was none to sympathize, none to relieve! What had she done to deserve the workhouse? Why should she be shut up with the scum and refuse of society all her days, when a starving sister was ready to share her house and bed, and soothe her mental wretchedness with sisterly affection? Better raze the workhouses to the ground than that they should be made the instruments of grinding the poor to death. The fact is, they are grossly abused both by Guardians and relieving officers, who regard an "order for the house" as equivalent to relief. The law never intended that it should be so; and had the relieving officer taken the trouble to make inquiry, the woman was entitled on every ground to full relief. She was ill, nay, dying of heart disease and want, and yet her miseries are treated with contempt, and the offer of the house was made only for the purpose of getting rid of her. The

whole proceeding is a shameful and wicked injustice ; and if any private individual were to treat a dumb animal with equal cruelty, he would be sent to prison and punished as he deserves. Think of the hours of painful hunger suffered by this poor old creature. Would that an inquiry could be made to ascertain the number of poor creatures who are now undergoing the same cruel process. There must be hundreds tortured in the same way. One dies weekly, says the Coroner. Where is the victim of next week and the week after ? Is it too late to rescue them ? The poor creatures are not starved to death in a day or a year. The process is more prolonged. Moreover, not the half of them are known, for starvation induces disease which kills without the necessity of an inquest. Better poison the useless poor outright than kill them slowly under the ostensible authority of the law.

Here, then, is presented a picture of the unequal treatment which the poor experience at the hands of the Poor-Law executive. In the City of London £244 is spent upon 2071 paupers, whilst in the adjoining parish of Whitechapel £81 only is given to 2330. What have the poor of Whitechapel done that they should be so differently treated from their neighbours ? Can they live on less ? Is labour better paid for ? Is there any sense of justice in

such an iniquitous system? The inequality is indefensible, and deserves the immediate attention of Parliament to provide a remedy.

In conclusion, a few words may be added in order to show that the administration of the Poor Law in London is different from that pursued in the country and in provincial towns. Thus in—

			s.	d.	
Manchester out-relief per head is	2	9	a	week.	
Chorlton	„	„	2	10	„
Leicester	„	„	2	0	„
Brighton	„	„	2	0	„
Warwick	„	„	1	10	„
York	„	„	1	9½	„
Sheffield	„	„	1	8	„
Newcastle	„	„	1	8	„
Leeds	„	„	1	8	„
London	„	„	1	2½	„

In these few figures we have overwhelming proof that the Metropolitan poor are less liberally dealt with than they are elsewhere. Why should out-relief be so liberal in Chorlton, for example, as compared with London? The answer is, that the Board of Guardians of the Chorlton Union have made themselves nobly notorious for their sympathy with pauper suffering. They have provided for the sick a hospital which altogether shames the provision of a London workhouse. Their enlightened

liberality has accepted the services of lady nurses, whose valuable assistance cannot be told in words; and their expenditure on out-relief is conducted on such a scale of liberality as ensures the independence of the poor, by sustaining them in comfort in their own homes whenever it is possible to do so. What a contrast to the London system! In Bethnal Green the maintenance of the poor in the workhouse costs £10,517 a year, whilst out-relief is only £2717. But at Chorlton the in-maintenance is £8578, and the out-relief is £20,147. It is clear that the law is administered in the two cases on totally opposite principles,—the one forcing the poor to the workhouse, the other sustaining them at home.

CHAPTER XV.

THE CAUSE OF UNEQUAL RELIEF.

It is not necessary to examine the reasons which have led to the establishment of a Poor Law: suffice it that no one would for an instant propose to return to the system of almsgiving as the sole method of relief. Every European country has an organization of some kind for the relief of the poor, and it is certain that selfishness, like other evils, requires to be controlled by the persuasion of public opinion and the force of public law. Moreover there are many who, if they were ever so willing, could not devote their time to the particular duty of ameliorating the condition of the lowest poor. Thousands are confined to their homes by illness and infirmity; others to their warehouses, offices, and shops, by business which demands their undivided care; whilst

others can best devote their talents to the general good by study and the pen. Society has, therefore, wisely made an attempt to place the relief of the poor on a systematic footing. It has organized a system of taxation by which the necessary funds are to be obtained, whatever their amount; and lastly, it has placed the moneys so obtained in the hands of men who are bound to administer it according to the principles of humanity and religion, which we all profess.

There is no restriction in the Act of Parliament, no word which says that destitution and sickness shall be relieved otherwise than fairly, fully, and well. The liberality of the Guardians is not strained, for they might legally order every pauper £1 per day if they thought fit to do so. The duty confided to them is direct, positive, and complete; poverty and distress of every kind is left completely in their hands, to be treated as they please; and now, after thirty years of trial, society calls upon them for an account of their stewardship, and there is no excuse if they have failed.

Nevertheless, it must be borne in mind that the Guardians are but the representatives of the opinions and means of their constituents, the ratepayers, and that they cannot be held fully responsible for a mean expenditure when, if they were more liberal, worse

men would be sent to occupy their places. Members of a Board of Guardians, whose relief to the poor is shamefully and unwisely scant, often make a liberal subscription from their own pockets to relieve efficiently an individual case. No doubt they feel that they are not justified in granting the necessary amount from the public purse. It is possible, also, they are influenced by the traditions of a Board in which liberality has systematically no place; they may be deterred by the fear of presenting an unfair liberality towards one of a thousand cases, or their public benevolence may be checked by the remembrance that every fourth ratepayer is summoned for his rates. In any case, they must be acquitted of personal stinginess and of callous indifference to the misery which they see; and the stinginess and cruelty must be fixed upon the system rather than on them.

But again. It must be observed that individual liberality of sentiment and kindness towards the poor has, after all, but a small influence in an assembly of thirty or forty persons, who meet to carry out a public law. The individual must at once merge his individuality in the general mass, and must be governed by the routine which is usually carried on. He may make a short struggle to carry out his own views, but the chances are, that after a

few unsuccessful attempts to influence the proceedings he will be compelled to remain silent, if he does not wish to lose altogether the opportunity of doing good.

Now, although it is the ostensible object and duty of the Poor-Law Board to introduce a uniform administration of the law, it is perfectly certain that at least in this respect they have entirely failed. They have prescribed the routine of business, but they have been utterly unable to influence the spirit in which their regulations shall be carried out. It is easy to prescribe regulations for the election of a chairman, the reading of the minutes, the order of resolutions, the discussion of accounts, but impossible to influence the spirit in which the law is executed, especially when, as in the case of out-door relief, they have no power to interfere with the operations of the Board.

It is clear, then, that the unequal relief administered in various parts of the Metropolis does not exclusively depend either upon the character of Guardians or the peculiar method of relief. A deeper cause is in operation, and this cause is the ability of the ratepayers to sustain the necessary expenditure. This cause is illustrated in the following Table, which shows the weekly average relief per head and the pressure of the rates.

Parish.	Average Weekly Relief per Head.		Total Poor Rate in £.		Total Rates in £.	
	s.	d.	s.	d.	s.	d.
City of London	2	4 $\frac{1}{2}$	0	8	3	0
Hampstead	2	2	1	2	3	7
Paddington	1	11 $\frac{1}{2}$	1	2	2	7
Marylebone	1	11	1	11	3	5
Fulham	1	9	2	5	3	9
West London	1	9	2	4	3	6
St. Martin's in the Fields ...	1	8 $\frac{3}{4}$	2	0	3	3
Strand	1	7 $\frac{3}{4}$	2	7	4	4
Chelsea	1	7 $\frac{1}{4}$	2	6	4	7
Clerkenwell	1	7	2	8	4	7
Poplar	1	7	2	2	3	8
Lewisham	1	7	1	2	2	9
St. George's, Hanover Square	1	7	1	7	2	9
Hackney... ..	1	6	1	6	3	4
Islington	1	5	1	6	3	0
Camberwell	1	5	2	3	4	4
East London	1	4	1	10	3	9
Clapham... ..	1	4	1	10	3	9
St. Luke's	1	3 $\frac{1}{2}$	3	2	4	11
Kensington	1	3	1	2	2	6
Shoreditch	1	3	3	0	5	8
St. James's, Westminster ...	1	2	1	11	3	0
Greenwich	1	2	3	0	4	4
Bermondsey	1	0	2	9	4	5
St. George's in the East ...	1	0	3	11	5	7
St. Pancras	0	11 $\frac{1}{2}$	2	1	4	0
Lambeth... ..	0	11	2	5	4	7
Rotherhithe	0	11	3	8	5	11
Stepney	0	10 $\frac{3}{4}$	4	0	6	3
St. Saviour's, Southwark ...	0	10 $\frac{3}{4}$	3	9	5	8
Newington	0	10	3	4	6	2
St. Olave	0	10	2	6	4	4
St. Margaret, Westminster ...	0	10	1	7	2	7
Holborn	0	10	2	4	3	11
Bethnal Green	0	10	3	5	5	6
Mile End	0	9 $\frac{3}{4}$	2	9	4	6
St. George the Martyr... ..	0	9 $\frac{3}{4}$	4	4	6	9
St. Giles's and St. George's...	0	8 $\frac{1}{4}$	2	3	4	1
Whitechapel	0	8	3	3	5	6

Casting our eye even roughly down the list, we observe the fact which comes before us in every aspect of the Metropolitan Poor Law question, that the liberality of the Guardians is, in the first place, gauged by the ability of the ratepayers and the burdens they have to bear. Wherever the rates are low, there is an approach to liberality; wherever they are high, there is, by necessity, a stingy executive and practical oppression of the poor. Look down the list, and you will see that as the rates rise, relief diminishes. But there are some considerable exceptions, and for these individual Boards of Guardians are undoubtedly responsible. The first on the list is St. George's, Hanover Square; its burden is light, its poor comparatively few; its ratepayers rich, and the rates extremely low. Why, then, is the scale of out-relief so scanty? Why is it lower than in Paddington, Marylebone, St. Martin's-in-the-Fields, or even than in Chelsea and the Strand, which have nearly twice the rates, and are not withal so rich? The Guardians may point with pride to the arrangements of their workhouse and the excellence of their hospital, but their out-relief is a disgrace to their position. It is impossible that the poor can live on the allowances they make; and to drive them into the workhouse is a cruel, unjust, and extravagant policy, which cannot be too strongly condemned.

The same remarks apply to Kensington, Islington, and most of all to St. Margaret's, Westminster. Here, again, is a lightly-burdened parish, which has no excuse for treating its out-door poor on the niggardly scale of only 10*d.* each per week. Bethnal Green has more than twice the burden, and is ten times less able to bear the pressure of its rates. There is some excuse for parsimony in such a case, but there is none where the Guardians are not hampered by the poverty of their constituents, and where nothing but their own apathy and stinginess stands between the poor and efficient relief.

Notwithstanding these exceptions the rule remains. The more heavy the local taxation, the less liberally are the poor relieved; and as it happens that there is more poverty in those unions in which the rates are high, the inhabitants are less able to pay. The evil is felt in two directions. It reduces the ratepayers to pauperism and degrades the poor. The true cause of insufficient public relief is, therefore, excessive local taxation, for which equalization is the only remedy.

CHAPTER XVI.

EQUALIZATION OF THE RATES.

UNDER the parochial system of relief the labourer was regarded as a species of property belonging to the parish, which, in return for service rendered during health, supported him in sickness and distress when he could no longer work. At that time the means of locomotion were extremely limited. The rich and poor were neighbours depending upon each other, the one for labour, the other for existence. There was therefore no anomaly in making the labourer's relief chargeable on the parish in which he had lived nearly all his days. But with the relaxation and practical repeal of the law of settlement a gradual separation took place between the rich and poor. The rich, wishing to improve the aristocratic localities, began to build enormous mansions and

open out splendid streets, and the poor sought dwellings by themselves, congregating in rookeries of poverty, which have been demolished one after another with a ruthless hand.

When Regent Street was built, thousands of poor were driven into the Strand, St. Giles's, Lambeth, and other parts. The improvements in the Strand and Trafalgar Square followed, and the parish of St. Giles's was so overwhelmed with poor that St. George's, Bloomsbury, was called in to help in their support. Then came the demolition of the Rookery, and the poor of St. Giles's were driven to Field Lane, which was their home until Farringdon Road was made. Then an immense flood of pauperism was driven south and east; Surrey was invaded and Southwark overrun—until at length the rich and poor are separated, their association severed, and their common neighbourly interests destroyed. It cannot now be said that the labourer works in his own parish, or that the employer contributes anything to the relief of those who are worn out in his service. The poor of Belgravia reside in Chelsea, and those of Tyburnia in Marylebone and Notting Hill. Of twenty working men taken almost indiscriminately in St. Clement Danes only one worked in the parish; and in a whole street in Blackfriars two only were found whose employers resided in

the district. For many years past the employers of labour resident in one part of London have been enabled to avail themselves of the services and advantages of labour belonging to another, without contributing to the support of the labourers when they become infirm and old, or when their homes were stricken with the many forms of sickness to which districts inhabited by the poor are liable.

The rich inhabitants of Grosvenor Square contribute literally nothing towards the relief of the classes who are employed in painting and repairing their premises, and in ministering to the thousand wants which luxury requires. The tailor lives in Soho, the painter in St. Pancras, the coachmaker in the Strand, and the domestics come from the country and go back again when they are no longer useful. Even the tie of servitude is severed, and there is scarcely a single person employed in the whole of St. George's parish who, if he were distressed, is not chargeable elsewhere. So also the wealthy merchant of the City avails himself of the labour of Shoreditch, Whitechapel, Stepney, and Southwark, without contributing a fraction to the enormous sums which are required for the support of the poor resident in those districts. The rates paid by the merchant are a bagatelle compared with the value of his City property, and the income he derives

from it. It is one of the gross injustices of the present method of raising the poor rate, that a merchant may occupy premises, for which he pays less to the poor than his clerk who lives in Newington or Brixton. It may, in fact, be an office only, in which millions are turned over in the course of the year, and yet the occupier goes away daily to Paddington, Pimlico, and even to the country, where it is impossible the poor can follow.

The result is that the rich have left the poor, and the poor have left the rich. The richer districts have become richer, and the poorer districts poorer, whilst at the same time the interests of every part of the Metropolis have been more closely brought together by the introduction of greater powers of locomotion, and by a mutual dependence of classes upon each other not the less intimate because their residences are further separate.

The original principle of the Poor Law of Queen Elizabeth, which affirmed that a parish should be rated according to its ability, has been gradually changed in the Metropolis, and is now reversed. Parishes are rated according to their disability, and the rates are a tax upon poverty instead of property. Nevertheless, it can scarcely be wondered that the proprietors of land should seek to maintain the value of their property by excluding the poor, and

keeping down the poor-rates. The landlords in the country have already pursued the same course, but their selfishness has been exposed and frustrated; and now the enlarged area of chargeability forces them to assist in supporting the poor, whether resident upon their property or not. It is no longer possible to pull down cottages and escape the poor rate. Every property is now compelled to take its share of the burden, and the result is that the landlord is providing the best accommodation, in order to attract the best labourers; he provides it moreover on the spot, that the energy of the labourer may be concentrated in his work instead of being wasted in a long journey to and fro. Exactly the same arguments are applicable on a larger scale to the case of the Metropolis. A great injustice has arisen gradually from various causes, such as the introduction of improvements and railways, and especially the cupidity of landlords; and the evil has become so great that the rich are almost entirely relieved from supporting the poor, who are forced to dwell apart and support themselves upon their own resources. These resources are inadequate to their wants. The rates cannot be raised, and the poor are not relieved. Their only hope consists in an equalization of the burden, and the only argument which can be adduced in favour of the existing in-

justice, is what is called vested right. It is argued, for example, that a house in Paddington is valued at a higher figure, and obtains a higher rent, because the rates are low. The owner has purchased the lease and the freehold with the knowledge that they are so, and it would be unfair, say they, to put on a new burden which would have the effect of lessening its value. But the answer is that a hundred wrongs make not one thing right. The same argument was applicable to the estates where the cottages had been pulled down and the poor dispersed, and yet the Legislature ignored the interest which had been unfairly made, and redressed the wrong.

It is also forgotten that this argument cuts two ways. If a district becomes by necessity overcrowded by the poor, the rich leave, sickness and pauperism increase, the poor-rates are augmented, and the value of property goes down. Houses in Blackfriars Road which formerly let for £120 a year on a repairing lease, may now be had from year to year for half the money ; and yet no one speaks of the injustice brought upon the owners by the cupidity of western and suburban landlords.

The report of Mr. Ayrton's committee shows the pressure of local taxation upon the poor ; the whole charge for the local affairs of the Metropolis being grouped under the following heads :—

For the Year 1864.							Rate in the pound.
	£	s.	d.	£	s.	d.	s. d.
Charge of the Metropolitan Board Main Drainage ...	180,262	12	9				
General purposes and county rates..	163,826	17	2				
	344,089	9	11	344,089	9	11	0 6
Charges for paving, watching, lighting, and other duties of local government by the City authorities, vestry and district boards ...	996,586	11	1				1 2
				1,240,676	1	0	1 8
Poor rates, including all charges collected therewith except police rate ...	1,212,971	0	9				1 7
Police rate	331,204	17	9				0 6
				1,544,175	18	6	2 1
				2,784,851	19	6	3 9

On the supposition that every part of the Metropolis is equally interested in the duties provided for in the above table, it would follow, as a simple act of justice, that every locality should contribute in proportion to its wealth, or at the average rate of 3s. 9d. in the pound. But what are the facts. The districts in which the wealthy reside are much below the average, as, for example, in the following places:—

	Highest Rate- able Value for County or Poor Rate.	Expenditure.			Rate in the pound.	
	£	£	s.	d.	s.	d.
St. George's, Hanover- square	1,076,272	114,764	14	11	2	1
Paddington	758,344	88,594	7	11	2	4
Kensington	590,711	74,438	3	7	2	6
St. Margaret's and St. John's, Westminster	441,673	57,033	17	3	2	7

But, in the districts where the working classes and others who live by their industry are congregated, this charge is much above the average, as shown in the following examples :—

	Highest Rate- able Value for County or Poor Rate.	Expenditure.			Rate in the pound.	
	£	£	s.	d.	s.	d.
St. George the Martyr, Southwark	149,347	50,180	11	0	6	9
Woolwich	83,000	26,773	0	0	6	5
Whitechapel district...	279,060	76,607	7	2		6
Limehouse district ...	234,008	63,449	4	7		5

The Committee report that the charge of local taxation has become so heavy in the less wealthy districts, that the Metropolitan Board is of opinion that direct taxation on the occupiers of property there has reached its utmost limits ; and if, besides the general Metropolitan improvements now in hand, for which provision has been already made, new ones are to be undertaken which will cost millions more, the Metropolitan Board are of opinion that

new sources of income must be sought for, and that it will be necessary to deal with the subject in a comprehensive and permanent manner.

But it may be observed further, that even when the local rates have been raised unequally, as described, they are also expended more with reference to the comfort, convenience, interest, and welfare of the rich than of the poor who pay. The comparative extent of the expenditure which has been and will be incurred for improvements on the east and west sides of the centre of London is as follows:—

For the Western part of the Metropolis:—

Approaches from the West to the City, and London			
Bridge, Thames Embankment; a street to the			
Mansion House, and Southwark Street, Gar-			
rick Street, Middle Row, Holborn; Holborn			
Valley Viaduct; costing...			
	...	...	£4,371,922
Contemplated improvements this Session: North-			
ern Embankment Approaches, Chelsea Em-			
bankment, Hyde Park Lane, High Street,			
Kensington; to cost			
	...	...	653,000

For the Eastern part of the Metropolis:—

Victoria Park Approach, Whitechapel Street,			
Finsbury Park, and Southwark Park, at a			
cost of			
	...		339,268

Many important local improvements have thus been paid for out of the general rate. The Thames Embankment will confer no benefit on the inhabi-

tants of Bethnal Green. The street from Blackfriars to the Mansion House will be useless to the inhabitants of Clerkenwell; and there is no apparent justice in taxing Whitechapel and Poplar for the widening of Park Lane.

But, again, it is apparent that if the local taxation of the Metropolis were more equal, and the heaviest burdens were not cast upon those least able to bear them, and the lightest upon those most able, a much greater revenue could be easily obtained. If the inhabitants of such districts as St. George the Martyr or Whitechapel have paid rates of 6*s.* 9*d.* in the pound, it is obvious that those of St. George's, Hanover Square, and Paddington, could also pay the same. If the rates were uniform, and fixed at 4*s.* in the pound, which is by no means an excessive sum, the means at the disposal of the various administrative boards would be increased by £181,768 per annum, even on the present assessment, which is below its value.

But, again, the method of assessment bears with peculiar hardship upon the poorer districts, and especially upon the labouring class. Many persons are apt to imagine that the payment of local taxes is exclusively a landlord's question, and undoubtedly it is so in many cases, though not in all. For example, many of the improvements effected by

the Metropolitan Board of Works have tended to increase the value of property without giving corresponding advantages to the present occupiers. These works are of such magnitude that the charges for them have been extended by Parliament over many years, and their effect will be felt long after all the charges have been defrayed. They are, in fact, permanent improvements, effected for the advantage of the landlords; but, as yet, those landlords have not been called upon to contribute a farthing to the expense. If a new lease were about to be granted, these rates would, no doubt, become the subject of special bargain; but as a large number of leases are still in existence which were settled before such rates were contemplated, the occupiers so situated are the only persons interested, and are, in fact, paying for that in which the advantage of the landlord is almost exclusively involved. Local taxation is only a landlord's tax, when, as at Paddington, the owners of property combine to exclude the poor. Houses let at higher rents when the rates are low, and the landlord takes the difference; but in the poorer districts the case is entirely otherwise. In most cases the landlord pays the rates himself, and his power to reimburse himself is determined solely by the briskness of the demand for the accommodation he provides. At

the present moment his power is paramount. The destruction of small house property for railways and other improvements has caused the eviction of many thousands, and conferred upon the landlord a power which he has rarely possessed before. Not only is he able to screw every farthing of the rates from his unhappy tenants, but should any improvement be ordered by the sanitary board he immediately raises the rent, because he knows full well that for every vacancy he makes there are twenty fresh tenants ready to step in. The question of local taxation is, therefore, one for the tenant only in the more crowded districts, and its weight, under these circumstances, is most severely felt. The artisan and petty shopkeepers feel it also, for every penny spent in rent is stopped from coming into their pockets and their till. As there are no gentry resident in these poverty-stricken districts, every class is directly interested in keeping down the rates. It is no wonder that they vote unanimously for Guardians whose primary intention is to save expenditure, even at the cost of cruel suffering and death to the independent poor. If the poor are not satisfied with the relief ordered, the workhouse is offered them; and the public are careless and apathetic because they think it their interest to be so; but a gigantic Nemesis is at hand if the system

be not altered. The poor will not always endure, and it behoves property and intelligence to assert itself and perform its duty, which is, to direct the opinions and share the burden of its poorer and less intelligent neighbours.

In the next place, contrast the expenditure on account of the poor in the rich and poorer districts. There are 13 rich parishes or Unions assessed to £8,122,544, or considerably more than half of the rateable property of the entire Metropolis. It is manifest that if these parishes contributed to the poor rate according to their wealth, they would provide for at least one-half the cost of pauper relief. But in fact they only spent £295,800 upon the poor, or only 30 per cent. of the entire expenditure. This is so glaring an injustice, that the wonder is the poorer districts allow them to escape without stronger protest. On the other hand, the property in the rest of the Metropolis is assessed at less than seven millions, and yet they are called upon to contribute twice as much towards the poor, although they are poor themselves.

And how are the poor interested in this great question? The contrast between the relief given in the thirteen rich Unions which can afford to pay, and twenty-six Unions which are poor and are yet obliged to pay, will yield the answer:—

COMPARATIVE STATEMENT OF PAUPERISM AND EXPENDITURE
IN THIRTEEN UNIONS WHICH DO NOT CONTRIBUTE THEIR
SHARE TO AN EQUALIZED POOR-RATE WITH TWENTY-SIX
UNIONS OVERBURDENED BY RATES AND PAUPERISM.

Pauperism, Jan. 1st, 1866.

	Population.		Indoor Poor.		Outdoor Poor.		Total.
13 Unions	909,280	...	10,446	...	19,739	...	30,185
26 „	1,893,087	...	23,133	...	57,734	...	80,924
	2,802,367		35,579		77,473		111,109

Expenditure, 1865.

		Indoor Maintenance.		Out- relief.		Total Expenditure of every kind.
13 Unions ...	...	£102,659	...	£71,653	...	£295,808
26 „ ...	...	203,679	...	152,021	...	609,832
		306,338		223,674		905,640

In the first place, there is more pauperism in the poorer districts. In the thirteen rich Unions, only 3·3 per cent. of the poor are paupers, whilst in the twenty-six poor ones it is 4·7 per cent.

Secondly, the total expenditure is much more liberal in the rich Unions: 30,185 poor received £295,808, or within a fraction of £10 each; whilst in the other Unions, 80,924 poor received £609,832, or £7. 10s. each. Relief is comparatively one-fourth greater in the richer districts. If the poor of the twenty-six Unions had been treated with the same liberality as those of the thirteen, the expenditure would have been £150,000 more than it

was. As no one can tax any Metropolitan Board of Guardians with administering extravagant relief, this £150,000 is the contribution to the poor-rate wrung by a cruel system out of the very vitals of the poor.

But again, in the thirteen Unions 10,446 workhouse inmates £102,659 for their food and maintenance; whereas, in the other twenty-six Unions, 23,133 inmates cost only £203,679. If the latter were treated with the same liberality as the former, they would cost £231,000, or nearly £30,000 per annum more than they do now. In the poorer districts every workhouse inmate costs 9*d.* a week less for clothes and common maintenance than he would if he belonged to any of the thirteen Unions of the first category, simply because the ratepayers cannot afford him better fare.

Lastly, as regards the out-door poor, it is to be observed that, in the thirteen parishes, 19,739 paupers were relieved at a cost of £71,653, or about £3. 12*s.* each; whilst, in the twenty-six Unions, 57,734 paupers were relieved at a cost of £152,021, or £2. 12*s.* each. There is no justifiable explanation of this difference of treatment; it depends exclusively on the unequal rating and the poverty of the ratepayers.

What sacrifices, then, would the rich be called

A TABLE SHOWING THE RATEABLE VALUE OF EVERY UNION IN THE METROPOLITAN AREA, ACCORDING TO THE POOR-RATE RETURN;—THE TOTAL AMOUNT EXPENDED IN THE YEAR 1865 FOR THE RELIEF OF THE POOR;—THE TOTAL SUM WHICH WOULD BE RAISED BY A RATE OF 1s. 3d. IN THE POUND;—AND THE INCREASED OR DECREASED AMOUNT WHICH EACH PARISH WOULD HAVE TO PAY UNDER THIS EQUALIZED MEASURE.

	Rateable Value in 1866.	Total Relief to Poor, 1865.	Total sum raised by 1s. 3d. in the pound.	Increased amount which each would have to pay.	Decreased amount which each would have to pay.
	£	£	£	£	£
City of London	1,767,605	46,478	110,475	63,977	—
St. George's, Hanover Square	832,422	21,394	52,026	30,632	—
Paddington	685,434	14,686	42,840	28,154	—
Islington	765,601	26,965	47,850	20,805	—
Kensington	590,711	17,800	36,920	19,120	—
Hackney	416,145	17,453	26,009	8,556	—
Marylebone	974,273	52,813	60,892	8,079	—
Hampstead	179,378	5,378	11,211	5,833	—
St. James's, Westminster ...	442,010	21,706	27,625	5,919	—
Lewisham	268,241	11,246	16,765	5,519	—
St. Margaret, Westminster...	441,673	22,387	27,604	5,267	—
Clapham	472,824	24,577	29,551	4,974	—
St. Martin's-in-the-Fields ...	280,237	12,925	17,515	4,590	—
St. Olave	120,277	7,498	7,517	19	—
St. Pancras	912,684	62,058	61,417	—	641
St. Giles and St. George, } Camberwell	246,433	16,156	15,402	—	754
Holborn	310,978	20,487	19,436	—	1,051
Poplar	178,006	12,493	11,125	—	1,368
Greenwich	357,351	24,120	22,334	—	1,786
Fulham	553,695	38,258	34,606	—	3,652
Clerkenwell	198,720	16,452	12,420	—	4,032
Bermondsey	207,486	17,304	12,968	—	4,336
Chelsea	195,142	17,026	12,200	—	4,826
Mile End	237,781	19,822	14,861	—	4,951
Rotherhithe	202,844	17,808	12,677	—	5,031
Strand	103,986	11,695	6,493	—	5,202
Lambeth	253,015	22,380	15,813	—	6,567
St. Saviour, Southwark ...	596,074	44,890	37,254	—	7,636
Newington	144,492	17,251	9,030	—	8,221
St. Luke	209,366	21,541	13,085	—	8,456
West London	171,339	20,272	10,708	—	9,564
Bethnal Green	152,678	19,251	9,667	—	9,584
Whitechapel	186,771	22,261	11,673	—	10,588
Shoreditch	279,060	28,777	17,441	—	11,336
St. George's, Southwark ...	304,461	31,320	19,028	—	12,292
East London	149,347	22,060	9,334	—	12,726
St. George's-in-the-East ...	181,667	24,330	11,354	—	12,976
Stepney	167,031	25,027	10,446	—	14,587
	203,647	29,279	12,728	—	16,551
Total	15,010,886	905,640	938,190	—	—

upon to make by an equalization of the rates, and what help would they thus render to their poorer fellow-citizens? This is shown in the Table on the preceding page, which is partly taken from the evidence given to the House of Commons in March last, and corrected in some instances by information more recently obtained.

It is to be observed that, according to this representation, the City of London would be called upon for £63,977 a year more than it now pays. It is, however, necessary to qualify the amount, because the assessment of the City of London Union has lately been revised, and its rateable value has been nearly doubled. There is reason to believe that if the same principles of revision were to be applied elsewhere, the result would be to augment the rateable value in other localities to a very considerable extent. Nevertheless, it is clear that the City of London takes a very imperfect share of duty connected with the Metropolitan poor, notwithstanding that the Guardians relieve those immediately depending upon so fully and so well. The total value of the City property assessed to the poor-rate is £1,767,605, or about one-eighth that of the total Metropolitan area. There are about 10,000 assessments, which gives £176 to each ratepayer, but, as the rates are paid by gigantic companies, the payment is practically unfelt. The ratepayers are,

therefore, non-resident, and it is calculated that there are 700,000 persons, frequenters and occupiers of premises in London, who visit the City for business purposes every day. The rateable value of the City property bears no proportion to the business done and the profits realized. If the London and Westminster Bank pays on a valuation of £30,000 a year, the amount of rate is as nothing with the income realized, and there is no property in Whitechapel of the same value, no matter what its extent may be, in which the occupiers could realize a tithe of the profit. There is nothing unreasonable, therefore, in expecting that the wealthy City ratepayers should contribute their eighth share towards the relief of the poor. If they did so, their yearly payment would amount to £110,475, on the scale of 1s. 3d. in the pound; whereas their actual expenditure was only £46,478. Thus, by simply equalizing the poor-rate, the City of London would be called upon to pay £63,997 per annum more than it does now. But it may be objected that the City poor-rate is paid by non-resident ratepayers, and that there are few who do not pay for their dwellings in other parts as well as for their warehouses and offices in town. No doubt this is so; but if the banker goes to Park Lane, the merchant to Tyburnia, and the clerks to Islington, the

result is still the same, for none of these parishes contribute that which justice towards the poorer districts certainly demands. The three parishes just named are assessed to the value of £2,612,251, or rather more than one-fifth of the total value of Metropolitan property. If they also took a fair share of relieving the Metropolitan poor, they ought to pay between them £157,375 a year; but in 1865 they only spent £64,811, or about £92,564 less than they ought to do, considering their wealth.

And now let us turn to the other side of the picture. The two London Unions in which the labourers and poor employed in the City chiefly dwell are assessed to the poor-rate at about £400,000 a year, or somewhat less than a fortieth of the whole Metropolitan rates. If the ratepayers of these Unions were only called upon for a fortieth part of the sum expended in the relief of the poor they would have to pay £22,625 per annum, being just about one-half that which they now pay. So again in St. George's, Southwark, the value of the property is exactly one-hundredth of the whole Metropolis, and its fair contribution would be £9000 a year; but its expenditure is £22,000, whilst its local vestry rates are heavier still. In the same way it may be shown that St. George's in the East, whose fair share is £10,446 per annum,

pays £25,027, or £14,581 more than its poor inhabitants ought to pay.

Altogether there are only ten Unions, representing less than one-third of the Metropolitan population, whose ratepayers would be called upon for more money. The relief of the poor cost £905,640 last year, and 1s. 3d. in the pound on the present assessment would produce £911,124. There are twenty-five parishes and Unions which pay at least the average. More than two millions and a half of population would be benefited by equalizing the burden, and, most of all, the labouring classes, because there would no longer be a reason why the owners of property in Paddington should refuse to build accommodation for their workmen. One preliminary is, however, essential to equalization of the rates, and that is, a uniform principle of assessment. At the present time there is no jobbery so great as this. The Union Assessment Act, which is not yet in operation, will mitigate the evil; but it is not applicable to the parishes which are under local Acts—as Marylebone, St. George's, Hanover Square, St. Pancras, and some others. Many of these are assessed greatly below their value, as is proved by a comparison with the assessment for the county rate. There must be a central elected Board of Management to see that the assessment is fairly

made, and this, with equalization, would be a great boon to the whole Metropolis, and most calculated to advance its true prosperity. Until the rates be equalized, it is impossible that the poor can be efficiently relieved. The needy ratepayers, verging on the brink of pauperism, will never elect Guardians who will increase their burdens, and neither public opinion nor the Poor-Law Board, nor even Parliament, can make them do so. It is impossible to carry taxation any further, says the report of Mr. Ayrton's committee, and therefore it is fully time to remedy the injustice. The poor are starved to death weekly because there is no money to relieve them, and the Guardians dare not raise it.

It is folly to seek for powers to compel Guardians to do their duty without providing them with the means. How can they make bricks without straw? It is useless to throw obloquy on the Guardians, and to reproach ratepayers who have not the power to pay; the real obloquy is deserved by those who oppose an equalization of the rates, which is the only means by which the poor can be relieved.

CHAPTER XVII.

THE STANDARD OF ETHICS WITH REGARD TO PAUPERISM.

THE contrast, presented in the foregoing pages, between the moral and physical condition of the Jewish and Christian poor, and the kind of treatment they respectively receive at the hands of their appointed Guardians, exposes a public standard of ethics regarding pauperism, not by any means creditable to the Christian system.

With us, the poor are not considered as we are told they should be ; they are rather despised than respected ; they are generally spoken of as idle, drunken, dissolute, and improvident persons, and the architects of their own wretchedness and misery. Pauperism is regarded as a species of moral sore, incurable social disease, aggravated by kindness and fostered by generosity, and, from its nature,

only susceptible of palliation by harsh and repressive measures. The true pauper is held up by Poor-Law officials as a contemptible animal, endowed with the ignorance and passion of savage life united with the meanness and vices of modern civilization; he makes no effort to raise himself or his children from the position in which they are contented to exist, and his delight is to live in idleness upon the rates. Upon the pauper, sympathy is thrown away; he gets more than he deserves already. The evils under which he suffers are self-imposed; it is no use trying to help those who will not help themselves. This is the excuse for Guardians of the Poor, and the reason why no one can fix the responsibility upon them for the increase of pauperism and the degraded condition of the class. But, in fact, is this state of things the pauper's own fault? Consider for a moment. Whose fault is it that his home is overcrowded, unhealthy, and dear? No man pays so high a rent in proportion to his income as the labouring man, and no property yields a higher interest than the miserable hovel in which he is forced to live. But he has neither the means nor the opportunity of building better houses for himself, and the rich man hates to do it for him, because it will not pay to do it well. And yet there is no question so important to society at large.

Nothing is so calculated to prevent pauperism as healthy dwellings; and if individuals will not provide what is so urgently required, society must undertake it in self-defence, for of all the causes of pauperism none is equal to the unsuitable and unhealthy dwellings of the lowest class.

But again, the labourer is ignorant, and ignorance is the parent of sensuality in every form. And whose fault is that? Where can the children of the London poor be sent to school, and who will pay? The parents cannot; the Guardians do not, although they have the power; and benevolence feebly steps in with the pretence of help, and in charity, ragged, and Sunday schools does a modicum of good, leaving the mass of ignorance practically untouched.

And then they are drunken. And how is this? First of all, legislation puts temptation in their way. There is a public-house and gin palace not only at the corners but in the middle and both sides of every street. By means of these the heart's blood of the poor is abstracted that the revenue may be maintained. In these the ignorant have to drink, because their homes are miserable, and because here alone company and conversation with their fellows can be carried on. Better have built reading-rooms in every parish at the public expense than have permitted—much less encouraged—these de-

moralizing dens of drunkenness, wickedness, and vice. But, again, are the poor idle? Whose fault is that? Who fed them scantily when they were young? Was it the widowed mother dependent on relief, or the father broken down in health by intemperance, debauchery, or by circumstances beyond control? No matter which. For years past, 30,000 children have been supported by the Guardians of the Poor of London on less than 1s. each per week; and can we reasonably expect that they shall have strength or heart to work when they are old enough to do so?

And, lastly, we say that the poor will not work; and whose fault is that, if it be true? Certainly not that of the poor themselves. Industry is a necessity from their earliest years. The struggle of toil for bare existence is the only thing they learn, the only thing they know. Look at that ragged little urchin sent into the street. How far and fast he runs; how many somersaults he throws before he gets a halfpenny's reward! Watch the pertinacity of the newspaper boy, the unwearied industry of the fusee seller, and the activity of the crossing-sweeper,—does not each know that industry is his only chance for bread, and that there will be a lash in store, if he have not something to renew his stock, and to take home besides? Or turn to

the costermonger, and ask him how many miles he has to travel to realize a shilling. The more feeble and the less his stock, the longer distance he has to go. Could any educated man endure for a single day the life he leads? Early in the market to buy, late in the streets to sell, he exercises his calling because he is fit for nothing else, and he is made what he is by society itself. And so again with the female; everywhere even the child of ten years old is put to work, exhausting the feeble powers before they are mature; and see yon shirtmaker toiling day and night for her scanty meal—and yon dress-maker wasting away her life-blood that she may keep from vice. Turn where you will, there is the will to work, but where is the knowledge or the power? For these society is responsible; and if the poor have neither been taught nor fed, what right have we to taunt them as the authors of their own misery, or to mock them with a stone when they require bread? The industry and prosperity of the working classes depend positively upon the training they have received. Homes that they may live decently; food to make them strong; education to make them prudent; and religion to make them wise and good,—these are the weapons with which pauperism is to be fought; and before we taunt the poor with their poverty and degradation, it is right that society

shall have used them fairly. Bad as is the character of the poor, what have the rich to answer? "The truth is," says Dr. Chalmers, "that the greatest palliation for the misconduct of the poor, for their recklessness, their ruinous squanderings, their low and loathsome dissipations, is the cruel neglect and abandonment of them by the upper ranks of society. It is in towns where the greatest moral injustice has been done them. Abandoned wholesale to ignorance and vice, dispossessed of all their moral privileges, whether in schools for their young or churches for their general population, they are left to a general profligacy. No wonder that families are made worthless, and consequently wretched; that filth and poverty, and all moral and physical abominations should have accumulated in all plebeian quarters of the town, whose inhabitants, literally cast off by their superiors with whom they were wont to have associated as fellow-worshippers in the temple of their God, have sunk beneath the level of our common humanity,—with every wild and outlandish habit of gipsies, and only without their locomotion. And to stem the tide of this degeneracy, or rather to lay an arrest on the growing and gathering destitution which must keep pace with it, it is thought enough by many to scatter among their habitations the wretched pittance of parish "

“relief,—as if the hurried inquiries or cursory surveillance of a few paid inspectors could reach the deeply-seated mischief. There is a sore and inveterate disease; let not the healing be gone about superficially. It is not a slight medicine that will suffice; nor must we think it an adequate compensation for the injury done, that we dole out the allowances of public charity among a few of the most conspicuous sufferers, or of those who in virtue of long neglect have sunk the lowest and sustained the greatest degradation and misery at our hands. It is not enough that we appease the cry of distress where it is loudest, or produce for ourselves a momentary respite by dealing with it in shreds and scantlings. The malady against which we have to contend is the malady of system, a radical and generating virus only to be counterworked and extirpated by a searching and sanative influence, which shall reach to the innermost depths of the popular mind, and pervade the whole bulk and body of the population.”

The low standard of public ethics as regards the poor is the main cause of scanty relief; it is that which calls upon the widow for superhuman effort; leaves sickness to pine away in neglect; drives age to despair and suicide, and claims its victim of starvation in the Metropolis week by week. It is this

which makes the poor that which we represent them to be ; for if no respect be paid them by the rich, how shall it be hoped that they will respect themselves ? If there be so little interest in their welfare, or care for their material comfort, no attempt made to improve their education, or raise them in the scale of humanity,—if they are reared in sickness and fed on garbage,—if, broken down by debility, they are turned helplessly on the world without a trade or the means of getting bread,—if there be no guarantee that genuine distress shall be fairly and adequately relieved,—if, in fact, the rich shirk the duty of helping to bear the burdens of the poor and so force them to lying as the best means of obtaining scanty help, can we wonder that the poor impose, and that their moral and physical condition is degenerating day by day ? Nay, shall we not rather wonder that they impose so little, and that moral depravity is not worse than it is ? As individuals we ought to be ashamed of our apathy ; and as a nation we are utterly and hopelessly disgraced until the standard of public humanity be greatly raised.

But, again, the public performance of duty towards the poor is not appreciated as it deserves. The princely gift of Mr. Peabody to the artisans of London was not the gratification of a whim or the ostentatious generosity of an ambitious citizen of

the world ; but the sober acknowledgment of the legitimate claim of the poor to a share of that wealth which they had helped to earn.

It was an act of worship to God, and not to man ; it was an example to follow, not to eulogize ; it could not be adequately thanked even by gracious words uttered by Royal lips ; and the only method of acknowledgment worthy of the occasion was a public recognition of the principle that wealth is indebted to the poor, and by the inauguration of a universal effort to imitate the deed, each according to his means. What a magnificent opportunity was lost for providing the poor of London with decent homes ! Then had been established a rivalry in well-doing between royalty, nobles, clergy, and millionaires ; then had a fund been raised which should have demolished every fever den in London, and built healthy dwellings in their place, the rent of which, paid by the poor themselves, should have protected generations to come from the miseries of overcrowding and disease ; then had the reign of her Majesty been graced by a noble monument of public interest in the well-being of the poor ; and then had been planted a tree of gratitude in the hearts of the lower orders, which, flourishing for generations, would have borne fruit in loyalty, reverence, and love for the country in which their

material interests were so well acknowledged and faithfully maintained.

But instead of this, apathy on this important question pervades society from top to bottom.

The richest magnate in the empire rebuilds his Belgravian estate and covers it with lofty mansions, with small consideration for the poor. He sets aside, indeed, a little space for their accommodation, and he stipulates for moderation in the rents, but he lends the money to raise the building at an ordinary rate of interest, which the poor will have to pay.

And the same remarks apply to Government and corporations. If the House of Commons is crammed, be sure it is a question of Reform or place, and not of poverty or distress. For session after session, Reform stops the way of social improvements of every description, and no one has the boldness to draw attention to the degradation of the lower orders, because he knows the necessary remedies will not be listened to. A very little patchwork will satisfy every one and shelve the question. And so, again, are corporations careless of the poor. Whilst the mortality of Liverpool is double what it might be, and the poor are herded in filthy cellars, thousands are spent in the improvement of a street, and in the formation of a park four miles away, to which car-

riages alone can go. Water companies dole out their miserable supply of water to the poor, and stop it on a Sunday, when alone it can be used.

People think more of getting to heaven themselves than of relieving the wants of others. And the clergy too often encourage their selfishness in this direction. Even those who think it necessary to provide their congregations with the opportunity of "going about doing good," satisfy their consciences by raising up a few feeble charities, which are miserable failures contrasted with the work required, and leave the poor practically unrelieved. None know better that the Poor Law is a gigantic failure, yet they utter no protests against its cruelty, and make no real effort to make it harmonize with the principles they profess.

And then the magnates of the Church regard the poor as second in their thoughts. The Bishops think more of Church extension than of poverty and physical distress, as if it were possible to Christianize a people who have neither food to live upon nor air to breathe, and who dwell together in promiscuous intercourse, because they have no room in which to live. Nobody is told that it is the essence of religion to bear each other's burdens. Ritualistic observances and doctrinal disputes are more exciting subjects than the every-day miseries of our poorer

brethren. As Victor Hugo grandly says, "There are two ways of building churches. They may be built of stones; they may be built of flesh and bone. The poor whom you have succoured are a church that you have built, from whence prayer and gratitude ascend to God."

The bankers and merchants are just the same. Upon a great occasion they write their cheque or give donations at the church after an exciting sermon, but their interest is centred in their counting-house and villa; they know not the miseries of poverty, and leave distress and destitution to the tender mercies of the Poor Law.

And lawyers and barristers follow in their footsteps, and regard practical benevolence as an unmitigated nuisance. All will pay, but few will give their time; and so the management of the poor is left in hands totally unfit for the work of charity. Liberality is expected from a class which is often but a step from pauperism; and thus ignorance, jobbery, and heartless indifference have full sway, and no one cares, if only the rates are low.

But all this is different amongst the Jews. Practical charity forms the very essence of Jewish worship. So intimately is it connected with their theology, says Mr. Gilbert, that it may be called prayer in action. On no family occasion of which

notice must be given to the Rabbis is almsgiving omitted ; a marriage, a birth, a circumcision, a baptism, or any particularly fortunate or unfortunate occurrence in the family, is always the occasion for giving alms in the synagogue ; and this is carried to an extent which appears most incredible when compared with the manner the gift of charity is exercised among us. The Jew's love of his religion and its ordinances may be tested, at least in a common-sense point of view, by the time and money he bestows on works of practical charity. Life would have no religion with them but for the act and privilege of doing good. The poor are regarded with kindness and sympathy ; their feelings are respected and their wants supplied. They form the means by which the nobler qualities of humanity are enlarged, and thankfulness to God acknowledged. Not only is the poor-rate paid with cheerfulness, and their own poor cared for, but every Christian charity testifies to their liberality.

It is somewhat humiliating to us as Christians, says Mr. Gilbert, to see how niggardly are the subscriptions to our charities of many of our nobility and large landowners, when compared with those of many of the Jews resident among us. When we look down the list of subscribers, not only to the Jewish charities but to our Christian ones as well,

and note the names of the Rothschilds, the Cohens, the Goldsmids, the Montefiores, and others, and mark the amounts attached to their names, and compare these with the subscriptions of many among us whose wealth would make those of the Jewish subscribers appear but moderate in proportion,—we have but little reason to be proud of the results. The rental of London is about £20,000,000 a year. Assume that every man's house-rent is one-fifth of his expenses, this will raise the annual household expenditure of the Metropolis to £100,000,000; and scarcely more than one-hundredth portion of that sum is spent in the service of God and the poor. Of the £1,200,000 a year raised in our Metropolis for the maintenance of our Church and relief of our poor, £900,000 has to be raised by a compulsory tax—the poor-rate,—and that is always the heavier in proportion as the poverty of a parish is the greater. Why this immense superiority in charity and good works on the part of the Jews should be, we know not; certainly our religion inculcates them as strongly as the Jewish; but the difference is not only a question worthy of the study of the philanthropist, but of every Christian in our land.

The detailed account of Jewish pauperism shows clearly that self-sacrifice on the part of the rich has

not been thrown away. Whilst Christian pauperism increases with accumulative force, that of the Jews is principally kept alive by the importation of foreign poor. It is time, indeed, that we imported something of the Jewish spirit into the administration of the Poor Law, and that we vaunted less the superiority of our faith until we are able to show by our works that we have attained to a sense of duty in harmony with the life and teaching of Christ. Far enough, indeed, are we from this now, —farther even than the Jew.

CHAPTER XVIII.

CONCLUSION AND REMEDY.

NONE of the evils described in the foregoing pages are touched or provided for by Mr. Gathorne Hardy's 'Metropolitan Poor Bill.' That measure is addressed chiefly to the evils connected with the administration of Workhouse Infirmaries, and so far as regards the institution of asylums, smallpox, fever hospitals, and general dispensaries, its utility may be pronounced as all but certain.

But the classes relieved by these institutions form but a very small proportion of the total pauperism; and it may be doubted whether there will be any substantial relief afforded to the Eastern districts of the Metropolis by the common fund so long as the sick and the out-door poor are left to be provided for by a local charge.

The Bill confers amazing powers upon the Poor

Law Board. The sick are to be separated from the other inmates, and proper wards are to be specially provided for the aged and infirm. Syphilitic patients are to occupy a separate ward; abundant space is to be provided, as well as doctors, house surgeons, dispensers, matrons, porters, and nurses in sufficient numbers. Dietaries are to be improved and comforts ordered, and powers are taken to appoint these officers and carry out these provisions, should the Guardians refuse their duty. Moreover, classification is to be improved: the idle strumpet is no longer to be associated with the pauper servant brought up in the pauper schools, nor the dissolute vagrant with the unfortunate who is out of work.

But all this is impossible under the same roof, without enormous expenditure in the alteration of present workhouses. At the present moment the attempt at classification, wherever it is made, is a complete yet expensive failure. At Shoreditch there is a paid officer to every twenty inmates, and more are still required; yet with all the advantages of a new and costly building, classification is incomplete. No form of building, no amount of supervision, can separate one class of inmates from another, except when they are locked up at night. Cleaning, washing, and cooking must be done, and

whilst there are able-bodied inmates all must be employed. The able-bodied practically have the run of the entire building, and every inmate able to move about meets the rest daily in the common dining-hall. The only method of separating the different classes is to consolidate the management of the Metropolitan district, and appropriate each workhouse to the class for whose accommodation it is most suitably constructed.

Thus, the workhouse of St. George's, Southwark, is utterly unfitted for the reception of the aged or the sick ; but it is good enough for a general store room, or might properly be converted into an industrial establishment for the able-bodied class. The workhouses of Paddington and Hampstead would make excellent convalescent hospitals ; and those of Kensington, St. Margaret's, Westminster, Chelsea, etc., would make, with some alterations, admirable establishments for the acutely sick. St. James, Westminster, and the City of London might be converted into almshouses for the aged poor, as they are fitted up with chapels well adapted to the wants of a class which cannot go far to church.

The sick can never be properly treated in the same establishments as the able-bodied pauper. Miss Nightingale observes that there is absolutely no more real connection between an infirmary and a

workhouse than between an infirmary and a railway establishment. The master or governor of the one would be utterly unfit to take charge of the other ; indeed, the more efficient the master and mistress are in the workhouse, the less would they be fit to discharge the totally distinct duties of hospital administrators. And if there is to be separate management for the sick and other classes, what will be the cost ? " Good hospital governors," says Miss Nightingale, " good superintendents and head nurses, good hospital officials, are not only rare but expensive articles. One of each would answer for 500 or 1000 sick just as well as fifty. And this, because it is a cardinal point in hospital work to fill up everybody's time with duty, and to leave no time for gossip." If the sick are retained under the supervision of the local Guardians, each workhouse will require special alterations and a separate set of officers ; it is obvious, says the same authority, that in order to save cost, infirmaries should be consolidated as much as possible. The real question is, to what extent can this be done ? The remedy by the formation of local districts will be incomplete, because the poor Unions will be necessarily associated with the neighbouring poor. It is simply impossible to unite St. George's, Hanover Square, with St. George's, Southwark, or St. George's in the East ;

and where will be the advantage of associating St. George's in the East with Stepney, seeing that they are both of them steeped in pauperism? It is like the blind leading the blind, and both must come to grief. In a parish where 27 per cent. of the population are paupers, it is folly to expect the poor to be relieved or expense incurred without the assistance of their richer neighbours of the West-End. The limit of taxation has been reached, and the ratepayers are becoming involved in universal ruin.

Entire equalization of the rates is the only basis of improvement, and forms the key of the question. By it alone can uniformity be introduced in the relief of the out-door poor; by it alone can classification be fairly carried out; by it alone can the workhouses be appropriated to fitting purposes and economically managed, and by it alone can the sick and aged poor be housed in fitting buildings, and separated according to their character and need.

Unequal rating is the main obstacle to a proper and economical administration of the Poor Law, and there is no hope for the poor until that obstacle is removed.

If, then, the area of chargeability must be enlarged, the real question is one of administration, in order to provide against the extravagance which

may ensue the moment that expenditure is removed from local hands and local control.

Now, in the first place, we may observe that legislation upon social questions since the passing of the Reform Bill has been characterized by two principles which are regarded by many persons, and by the Whigs especially, as the safeguard of our liberties and the acme of administrative wisdom. The first consists in what is called local self-government, which gives to the tax-payer the exclusive management of the funds raised for the public service, without the intervention of a paid executive responsible to society and the Government for the duties being really done. And secondly, the purely permissive character, which imposes no obligation upon the executive to carry out the intentions of the law, and confers entire immunity from blame or punishment, should the duties be neglected or imperfectly performed.

Our ancestors appear to have shown a wise distrust of persons who were required to spend their own money for the public good; and until the time we speak of there was scarcely a public fund which was not administered by officers or magistrates, more or less removed from the direct control of those who contributed the funds, and protected in the due discharge of their functions by an intimate

connection with the central power, or with a corporate body which could not be destroyed. To this day the great departments of the State are conducted upon this plan; and although the system has its faults, no one can deny that the army, the navy, and the prisons are under better management and more perfect administration than the streets, the workhouses, and the poor.

When public bodies are entrusted with the exclusive and almost uncontrolled expenditure of their own funds, and when popularity and office are only to be retained by a diminution of the rates, it is easy to find an excuse for neglecting the duties which are strictly permissive, and none will be more plausible or acceptable than the poverty of the ratepayers. No one is so rich that he does not grumble at the amount of taxes he is compelled to pay, and the public are the last to discover and denounce the neglectful performance of social duties which saves their pockets and effects a present economy not always consistent with their future welfare. These remarks apply, with peculiar force, to the administration of the Poor Law. People do not see their real interest in having [the poor thoroughly and efficiently relieved. They neither feel their sufferings nor experience their wants. They do not stop to examine the principles of

public economy if they have a few pounds less to pay, nor do they care whether a dependant widow can feed and educate her children on 6*d.*, 1*s.*, or 1*s.* 6*d.* a week each, so long as the ordinary payments are not augmented thereby.

Hence the Guardians are permitted to do exactly as they please. There is no law to compel them to relieve at all, though it is their duty to do so, and the amount and mode of relief are absolutely in their hands, without appeal or even the check of a compulsory publicity; so that there is no uniformity of practice, every locality being more or less liberal, just as the ratepayers are more or less sensitive to an augmentation of the rates.

The first thing wanted is, therefore, an executive which all can trust; an executive which can be called to account for all its operations and punished for its neglect. To this end it must be concentrated in responsible persons, of sufficient education and social standing to deserve the trust. Any other power of administration is perfectly unconstitutional, perfectly unsound. It is impossible to call a corporation to account. What can be done with a Board of Guardians which systematically neglects the poor? You can neither impeach them or get rid of them. You can neither flog them nor imprison them. Nor is it within the power of even Parliament itself to control their actions.

Is it not a crime to leave the poor to the tender mercies of relieving officers, or to neglect the sick in the workhouse hospitals? And yet none of these cruelties are visited with the punishment deserved. A Poor-Law Board of Guardians is beyond the law. A Board is useful for general supervision and control; this was originally the office assigned to it by the Commissioners, who framed the Poor Law: and this is the only duty a Board can properly undertake. Personal responsibility is the very essence of administrative success. We use it in every department of the State, but we eschew it in the Poor Law, and the failure is complete. The Ministers of State, the officers of the army and civil service, in every branch, are responsible personally for the duties they severally undertake; and if we want a successful administration of the Poor Law and a judicious expenditure of the rates, we must have recourse to the same system, and we shall obtain a like satisfactory result.

But further, no one would venture to propose that a general Metropolitan or county rate should be entrusted to the uncontrolled administration of the present Guardians. Jobbery of all kinds would be a thousand times worse than it is at present, and that is needless; whilst we should be as far off as ever from the uniformity we wish to attain. If the

rich ratepayers of the West-End consent to contribute to the necessities of the Eastern districts, they must have a better guarantee for the judicious application of their charity than is to be found in the election of petty shopkeepers and the owners of small house property, whose tenants too often form the chief recipients of the rates.

There is, therefore, only one method of providing for the difficulty, and that is the establishment of a small representative central Board, presided over by an inspector of the Poor Law Board, as the lieutenant of the Poor Law Minister. The number of this Board should be limited, to fix the responsibility upon the individual members, to make it strong in administrative power, and to give it efficient control over all the local authorities, whether paid or otherwise. This Board should have a paid secretary, medical officer, and architect, and its duties and expenditure should be defined and controlled by the president of the Poor Law Board, and the auditor whom he appoints.

Such a Board will, without doubt, be established for the building and working of the pauper lunatic asylums, smallpox and fever hospitals, provided under Mr. Hardy's Bill ; and it would only require that the electoral districts be fairly defined, according to the value of the assessments, and the present

Guardians of the poor would elect the members of the Board, according to the provisions of an amendment suggested by Mr. Stuart Mill.

Each hospital or series of hospitals must be entrusted to responsible governors for their general organization and management, and the sick to superintendents responsible for the cleanliness, discipline, and efficiency of the household and nursing staff, whilst a medical director should organize, and inspect the medical arrangements, and be held equally responsible that they are duly carried out.

If the expenditure of a common fund be permitted to local bodies, jobbery is all but certain; it should therefore be recognised as a sound principle that a Central Board should have the closest control over a central fund.

In the next place, this Board must divide London into a sufficient number of districts for the administration of out-relief; placing each district under the control of a Poor Law magistrate, who shall occupy the same relation to poverty as the stipendiary magistrate does to crime. The cases are parallel; the remedy should be the same. Both are social questions of the deepest importance; both involve the prosperity, happiness, and moral condition of every class; and both need the highest administrative capacity for their successful management.

Honorary magistrates may succeed tolerably well in the country districts, where even Guardians do not fail; but no one would propose to entrust the treatment of Metropolitan crime exclusively to their hands. The complicated details of crime in London, as well as its extent, bear exactly the same relation to the simpler misdemeanours of the country districts, as the infinitely varying phases of Metropolitan pauperism bear to the simpler conditions of rural indigence. In both cases a special qualification is required, and this qualification honorary Guardians cannot be supposed to have any more than honorary magistrates. A stipendiary executive or magistracy is, therefore, the only remedy, if the principles of the Poor Law are to be uniformly, successfully, and intelligently administered.

This magistrate should be a person of education and judgment; he must be held responsible for the efficient relief of the poor, and the judicious expenditure of the rates. His duties and powers should be clearly defined, and his authority absolute within the limits prescribed. He should enjoy the protection of the Cabinet Ministers, and should be amenable only to the Central Board. His expenditure should be reviewed by an auditor, subject to appeal to the Central Board, at which he should have the right to sit and speak, but not to vote. He should be

directed to put himself in association with local philanthropy and charity, the resources of which are to be exhausted before the public funds are infringed upon ; and with a responsibility thus positive and direct, there would be ample guarantee that the duties will be carried out to the satisfaction of all ratepayers, both rich and poor.

Of course, the present parish properties must be valued, and compensation made to those which sacrifice the most ; and the whole must be vested in the Central Board, in order that the existing buildings shall be adapted economically to fitting purposes,—some being altered for the treatment of the sick, others for infirmity and old age, others for able-bodied impostors, and those which are suitable to convalescent, fever, and smallpox hospitals.

This Central Board should appoint and remove all officers above a certain class, and delegate to the local Boards of Guardians the power of appointing those of an inferior grade. They should approve the dietaries and other regulations for the workhouses and dispensaries left under local control. They should organize the commissariat and supply of drugs on a common plan, and approve of all contracts made by the local Boards ; and they should issue such regulations as will give them general control over the expenditure in every part of the

Metropolis. They should also issue general instructions for the administration of out-door relief, with the view of introducing an approach to uniformity and a proper consideration for the wants of the poor.

Lastly, to this Board should be given the authority to hear appeals either from ratepayers, Guardians, officers, or poor; that any who consider themselves aggrieved shall have the simple right of protection against inhumanity and wrong.

This Court of Appeal would relieve the President of the Poor-Law Board of a most invidious and irksome duty, and make him what a Minister of the Crown should be, a judge of the last resort. At present an inquiry, either into the conduct of officers or neglect of the poor, takes place once a month, and is determined by the President often with extreme difficulty, because the exercise of his power requires judgment and discretion of the highest order, the Guardians being particularly sensitive of blame and not amenable to either law or punishment. And to the poor also a power of appeal would be a most valuable boon. It should seem that every Englishman should have a source of redress against cruelty and neglect, but there is none here. The Poor-Law Board cannot at present entertain the question of insufficient out-relief, and have not the means to do it were the power given them. But in Scotland the

miserable stinginess of the Guardians is constantly redressed by appeals to the Board of Supervision, and the poor are protected from starvation and despair by a simple yet effectual proceeding, which controls the inhumanity of the Guardians, and secures effectual relief. Even if the power of appeal were confined to the aged poor, we can scarcely conceive the happiness it would confer. Nearly all the class have a legal right to out-relief. The workhouse test was never intended to apply to them. Yet when it is found that thousands are expected to eke out their scanty earnings on a shilling and a loaf per week,—the average relief to the class in many districts,—and that the offer of the workhouse is the only alternative, it is not to be wondered that miserable homes are broken up, and that thousands of aged poor crowd the wards which should be devoted to the sick and destitute of middle age. If this appeal were granted, from 3000 to 4000 aged poor would leave the Metropolitan Workhouses, and no new buildings would be required for any class.

Nor would we propose to abolish the Boards of Guardians as they already exist. They should be elected, and meet from week to week, as they do now, in order to co-operate with the magistrate, who would be powerless alone to grapple with this gigantic evil. The public must be urged by the

clergy to take more active interest in the welfare of the poor. No amount of officialism can ascertain and provide for all their wants. It has enough to do to check imposition and expose fraud. Besides, contact with the poor breeds of necessity hardness of heart and indifference to suffering. We want, therefore, an organized Board of real Guardians of the poor, who shall sympathize with their distresses, and speak out for them when they are too sensitive to expose their wants. Hitherto there has been no harmony between benevolence and relief. The Guardians relieve the poor on the supposition that they are relieved elsewhere, and private charity is withheld because it saves the rates. The poor are driven by necessity to beg, or, as an alternative, to starve.

At the present time the Guardians of the poor are neither trusted nor believed as such. No private charities are entrusted to their management; but, if they were disconnected from the administration of the rates, funds would abundantly flow in, and a thousand forms of charity would at once spring up which cannot be recognized in a public system of relief. Kindness, advice, and sympathy are as necessary as food, and these are not to be found in an official system. Acting harmoniously together, the Board of Guardians and the Poor Law magis-

trate will inform each other of the duties they respectively undertake. The one will recommend and the other have power to provide all that the poor require.

But further than this, it is only by an extensive machinery like the one we propose that we can hope to get that knowledge of the character of the poor, which is essential to an efficient system of relief. The Board of Guardians should be empowered to call the services of ladies and gentlemen resident in the district, who are willing to undertake systematic visiting of the poor. Such persons are to be found already in nearly every street. They act at present under the supervision of the clergy; but if the latter worked in conjunction with the Board of Guardians, as they ought to do, the whole benevolence of the district would be concentrated in one effectual system. A sectarian spirit need not to enter here, for all forms of Christianity may well meet harmoniously in the hall of charity, as indeed they already do. But the present visitors cannot relieve the poor—cannot even help them to obtain their wants. If they could go before the Guardians and be heard, can it be supposed for an instant that the mockery of relief now granted could still go on? No! One great reason why the poor are not relieved is, that they have no one to represent their case, and they

are either too proud or too ignorant to become their own advocates. It is only when self-respect is gone that they become importunate and impudent. At the very period when efficient relief is most required the wants of the poor are the least known. A system of Christian visitation is an essential part of the Christian religion, and should be an essential feature of a Christian Poor Law. Not only would such visitation be useful to the poor, but it would become an important source of information to correct the inquiries of the magistrate, and of the officials under him.

In this way alone will the habits of the poor be known, and justice to the intemperate and idle be fully done. We shall have more than one officer to every twenty poor, because, for the purposes of the law, every visitor will be a witness in the court. It will be impossible for a man to systematically desert his wife and family without the knowledge of the visitor, whose information, checked by that of the inquiring-officer of the magistrate, will enable him to form a just opinion upon the case, and treat it as it deserves.

Is not this true religion and wise humanity ; and are not such workers amply repaid by the pleasure which lights up the face of the dying poor, when the long-known and friendly hand goes in to dis-

tribute this wanted relief, in place of the cold, unsympathizing official, who scares rather than comforts the feeble patient? And are there not hundreds in this great Metropolis who now visit the sick and carry religion into the homes of the poor, who would be glad to carry also the relief which the public authorities ought to supply? What an immense instrument of good, which would cost nothing to the ratepayers, is here neglected! It has often been objected that a perfect system of public relief would dry up the public charity, by leaving nothing for it to do. We say emphatically No, for a perfect system of public relief can only be carried into operation by the public itself: officials paralyse the rich and freeze the poor; the former are alone necessary for the supervision of the system—to order the amount of relief, and check indiscriminate benevolence—to keep the accounts and organize the institutions necessary for the economical management of the many classes of poor, and for the treatment of their infirmities and diseases. But there may always be found those who, in distributing the relief, will make it doubly acceptable because brought by a loving hand; and can it be doubted that the whole community would be both wiser and better for having their sympathies thus cemented together in a common humanity?

These local Boards would still assist in the administration of the law. They should appoint officers locally employed; they should visit and supervise the hospitals, and other institutions situated in the district; they should have the right of reporting directly, or through the magistrates, to the Central Board. They should be permitted to organize schemes of charity, prudence, and cleanliness, which are not strictly within the province of the Poor Law, so that the public administration of relief may be made to harmonize with existing charities, the shortcomings of which it will supply if need should be. In every district there should be a central office for relief, under the roof of which medical advice, medicine, and clothing, should be dispensed. And as food is, after all, the principal thing required, a sick kitchen should be organized after the Jewish system, and a dining-hall, where the young and the convalescent may receive the nourishment they require without doubt or waste. This, moreover, will form a school of cookery for the young, who should be taught industrial habits; sheets, clothes, shoes, and other articles being made for the use of the out-door poor as well as for those in workhouses and schools; whilst washing and ironing may be carried on for the sick and aged who are unable to do this work themselves. With

a machinery of this kind some impression may eventually be made upon the mass of London pauperism; but it must be remembered that neglect has made the case so bad, that it will require time, money, energy, and untiring religion and self-denial effectually to cure.

Lastly, to this same Central Board we would entrust the provision of healthy dwellings for the labouring poor. The question is one of preventing sickness and pauperism, and could not be confided to better hands.

The visitors and Poor Law magistrates are those who will alone know where the homes are most filthy and overcrowded, and where new ones are most required; and all efforts to improve the condition of the poor must fail if the fundamental causes of poverty and sickness be ignored. Homes, that the poor may be cleanly; schools, that they may be wise; industrial training, that they may be independent; food, that they be strong and able to work,—and there is no fear that the objects of our care will be any other than independent and respected members of the community, who will return the cost of their rearing and contribute something over to the national wealth.

If, however, the labour-market be overstocked and wages unremunerative, we shall have conferred

upon the class such an amount of health, energy, and intelligence as will lead them to seek new spheres of industry, where their labours will command the necessaries, if not the comforts, they have been accustomed to enjoy.

THE END.

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Stallard, J. H.

London Pauperism amongst Jews and Christians An Inquiry into the
Principles and Practice of Out-Door Relief in the Metropolis and the
Result upon the Moral and Physical Condition of the Pauper Class

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